activities as loan and **credit** **card** servicing. They see this as a further threat to the viability of the many small...

**2/3,K/2** **(Item 2 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00612553 92-27656
**Value: The New Marketing Mania?**
**Mason, Julie Cohen**
Management Review v81n5 PP: 16-21 May 1992
ISSN: 0025-1895 JRNL CODE: MRV
WORD COUNT: 3646

**Mason, Julie Cohen**
...TEXT: of shoppers descending upon Flemington, N.J., Reading, Pa., or Freeport, Maine, with cash and **credit** **cards** in hand (see sidebar, page 18).

Stores like K-Mart, Sears, J.C. Penney and...

**2/3,K/3** **(Item 3 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00130523 81-00265
**Attitudes Toward and Use of Alternative Credit Sources by Elderly Consumers**
**Mason, J. Barry** ; Bearden, William O
Journal of Consumer Credit Management v12n1 PP: 2-9 Summer 1980
ISSN: 0022-0086 JRNL CODE: JCC

**Mason, J. Barry** ...

...ABSTRACT: buy many things with a credit or charge card. 2. Over two-thirds pay their **credit** **card** bill in full each month. 3. It was agreed by 86% that **credit** **cards** make it too easy to buy things that consumers do not really need. Older consumers...

**2/3,K/4** **(Item 1 from file: 16)**
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

07787534 Supplier Number: 65023461 (USE FORMAT 7 FOR FULLTEXT)
**Ana and the Internet.(Ana Patricia Butin and coverlink)(Company Business and Marketing)**
**Mason, John**
Electronic News (1991), v46, n34, p24
August 21, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 465

**Mason, John**
... than other European countries, according to Botin. "Approximately 40 percent of the Spanish people have. **credit** **cards** , which is the key to the whole business, a percentage higher than that of the...

*Author search*

**2/3,K/5**      **(Item 2 from file: 16)**
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

07063041     Supplier Number: 59475767   (USE FORMAT 7 FOR FULLTEXT)
**Interstate : The USA wants to create a third tier of air transport using**
   **personal aircraft linking thousands of small airports.(Brief Article)**
 **Mason, James**
Flight International, p36
Feb 8, 2000
Language: English     Record Type:   Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count:    1092

   (USE FORMAT 7 FOR FULLTEXT)
 **Mason, James**
TEXT:
...us from doorstep to destination at a word of command and the swipe of a
**credit**   **card** . That dream is still a long way from becoming a reality, but
NASA's 2001...

**2/3,K/6**      **(Item 1 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11758640     SUPPLIER NUMBER: 56916172     (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Total Parenteral Nutrition for Critically III Patients.(Letter to the**
   **Editor)**
Khaodhiar, Lalita; Bistrian, Bruce R.; Weyandt, Daniel; Karzai, Waheedullah
; Roubenoff, Ronenn; Lennon, Cathy; **Mason, Joel** ; Rosenberg, Irwin H.;
Saltzman, Edward; Heyland, Daren K.; Drover, John W
JAMA, The Journal of the American Medical Association, 282, 15, 1423
Oct 20, 1999
DOCUMENT TYPE: Letter to the Editor     ISSN: 0098-7484      LANGUAGE:
   English      RECORD TYPE: Fulltext
WORD COUNT:     1939     LINE COUNT:   00163

... **Mason, Joel**
...      relevant to our assessment of TPN compared with no TPN on
clinically important outcomes (not  **surrogate**   end points) in critically
ill patients. In some of the studies evaluating TPN in critically...

**2/3,K/7**      **(Item 2 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07212111     SUPPLIER NUMBER: 15268404     (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Evolution of a retail market area: an event-history model of spatial**
   **diffusion.**
Allaway, Arthur W.; Black, William C.; Richard, Michael D.; **Mason, J.**
**Barry**
Economic Geography, v70, n1, p23(18)
Jan, 1994
ISSN: 0013-0095     LANGUAGE: ENGLISH     RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT:    8861    LINE COUNT:   00723

**... Mason, J. Barry**
...      for the two weeks before their first purchase was therefore calculated and used as a **surrogate** for the total amount of information available to them. The proposition was that a higher...


**2/3,K/8      (Item 1 from file: 275)**
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01240304      SUPPLIER NUMBER: 06279834      (USE FORMAT 7 OR 9 FOR FULL TEXT)
**It's critical to make PC security as flexible as PCs themselves. (includes related article on security awareness)**
**Mason, Janet**
PC Week, v5, n11, p93(3)
March 15, 1988
ISSN: 0740-1604      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT:   2207    LINE COUNT:   00172

**Mason, Janet**

...ABSTRACT:   are without problems. Biometric security devices such as fingerprint, signature and typing pattern measurement and **credit - card** -style devices are expensive. In the next two or three years, however, the prices are...
...      s fingerprint, signature or typing pattern, and token systems, which require the use of a **credit - card** -style device along with a password, offer additional layers of security. Currently, however, the prices...


**2/3,K/9      (Item 1 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01631759
**Systems and methods for analysis of writing in documents**
**Verfahren und Vorrichtungen zur Analyse von Schrift in Dokumenten**
**Procedes et systemes pour l'analyse d'ecriture sur des documents**
PATENT ASSIGNEE:
  Computer Sciences Corporation, (4227940), 2100 East Grand Avenue, El
    Segundo, CA 90245, (US), (Applicant designated States: all)
INVENTOR:
  Houle, Gilles F., 2868 San Carlos Drive, Walnut Creek, California 94598,
    (US)
  Bakker, Ronny, Houtduif 42, 3641 WJ Mijdrecht, (NL)
  Berkhuysen, Johan W.P., Ticheloven 9, 3602 XH Maarssen, (NL)
  Shridhar, Malayappan, 4702 Hardwoods Drive, West Bloomfield, Michigan
    48323, (US)
  **Mason, James G.** , 2966 Northwood Drive, Alameda, California 94501, (US)
  Blinova, Katerina, 322 Hanover Avenue, Apt. 512, Oakland, California
    94606, (US)
  Nugmanov, Babur, 372 Euclid Avenue, Apt.103, Oakland, California 94610,
    (US
LEGAL REPRESENTATIVE:
  Casalonga, Axel et al (14511), BUREAU D.A. CASALONGA - JOSSE
    Paul-Heyse-Strasse 33, 80336 Munchen, (DE)
PATENT (CC, No, Kind, Date):  EP 1345163 A1  030917 (Basic)
APPLICATION (CC, No, Date):   EP 2003005807 030314;
PRIORITY (CC, No, Date): US 364675 P 020315

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
   HU; IE; IT; LI; LU; MC; NL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK
INTERNATIONAL PATENT CLASS: G06K-009/72; G06K-009/20
ABSTRACT WORD COUNT: 141
NOTE:
   Figure number on first page: 3    4

LANGUAGE (Publication, Procedural, Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text  Language    Update     Word Count
      CLAIMS A  (English)   200338.     1837
      SPEC A    (English)   200338     54942
Total word count - document A          56779
Total word count - document B              0
Total word count - documents A + B     56779

INVENTOR:
... US)
   **Mason, James G ...**

...SPECIFICATION but are not limited to, payment instruments, receipts,
   securities documents, invoices, account applications, leases, contracts,
   **credit  card** receipts and slips, loan applications, **credit  cards ,**
   debit cards, school applications, government documents such as social
   security cards or driver licenses, and...individuals or entities. For
   example, the archive may include images of checks and images of **credit
   card** receipts corresponding to a particular individual or individuals or
   entity. The particular individual or individuals...

...The computer chip or magnetic strip may be coupled with a card (e.g., a
   **credit  card** , debit card, identification card, etc).
     In one embodiment, document 213 may be provided to document...of the
   account owners. In addition, a forger may be an individual who signs a
   **credit  card** slip corresponding to a **credit  card** account not held
   by the individual.
     The results of the tests or analyses on document...

...may enter a writer's account number with a utility company or a writer's
   **credit  card** account number. Signature field 276 includes the
   handwritten signature of one of the owners of...


 **2/3,K/10      (Item 2 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01240173
**METHOD  AND  APPARATUS  FOR**  SURROGATE  **CONTROL OF NETWORK-BASED ELECTRONIC
      TRANSACTIONS**
**VERFAHREN UND GERAT ZUR HILFSKONTROLLE VON NETZWERKBASIERTEN ELEKTRONISCHEN
      TRANSAKTIONEN**
**PROCEDE  ET  APPAREIL  PERMETTANT  LA  COMMANDE  AUXILIAIRE DE TRANSACTIONS
      ELECTRONIQUES EN RESEAU**
PATENT ASSIGNEE:
   THE COCA-COLA COMPANY, (232412), P.O.Drawer 1734, Atlanta, Georgia 30301,
      (US), (Applicant designated States: all)
INVENTOR:
   **CHEONG, Leslie** , 1236 Emory Street, San Jose, CA 95126, (US)
   **MASON, Jeffrey, A.** , 26885 Ortega Drive, Los Altos Hills, CA 94022, (US)

**VOGT, David, A.** , 15112 Shining Star Lane, San Leandro, CA 94579, (US
LEGAL REPRESENTATIVE:
   Jackson, Robert Patrick (80311), Frank B. Dehn & Co., European Patent
      Attorneys, 179 Queen Victoria Street, London EC4V 4EL, (GB)
PATENT (CC, No, Kind, Date):   EP 1222561  A2  020717 (Basic)
                                WO 200073934   001207
APPLICATION (CC, No, Date):    EP 2000937903 000526;  WO 2000US14767   000526
PRIORITY (CC, No, Date): US 136734 P 990528
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
   LU; MC; NL; PT
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/00
NOTE:
   No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English

**METHOD AND APPARATUS FOR** SURROGATE **CONTROL OF NETWORK-BASED ELECTRONIC
   TRANSACTIONS**
INVENTOR:
   **CHEONG, Leslie ...**

...US)
   **MASON, Jeffrey, A ...**

...US)
   **VOGT, David, A ...**


 **2/3,K/11      (Item 3 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

00614992
**VEHICLE ALIGNMENT GAUGING APPARATUS**
**AUSRICHTUNGSLEHRE FUR FAHRZEUGE**
**APPAREIL DE REGLAGE DE L'ALIGNEMENT D'UN VEHICULE**
PATENT ASSIGNEE:
  'MASON, James Herbert, (1637650), 2 Wellington Street, Narrabeen, NSW 2101
   , (AU), (applicant designated states: AT;BE;DE;DK;ES;FR;GB;IT;NL;SE)
INVENTOR:
   **MASON, James Herbert** , 2 Wellington Street, Narrabeen, NSW 2101, (AU
LEGAL REPRESENTATIVE:
   Gallafent, Richard John (30821), GALLAFENT & CO. 8 Staple Inn, London
      WCIV 7QH, (GB)
PATENT (CC, No, Kind, Date):   EP 746743  A1   961211 (Basic)
                                EP 746743  A1   971112
                                EP 746743  B1   990303
                                WO 9402801   940203
APPLICATION (CC, No, Date):    EP 93915540 930720;  WO 93AU362   930720
PRIORITY (CC, No, Date): AU 92PL3604 920720
DESIGNATED STATES: AT; BE; DE; DK; ES; FR; GB; IT; NL; SE
INTERNATIONAL PATENT CLASS: G01B-005/004; G01B-005/02; B60S-005/00;
NOTE:
   No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|---|---|---|---|
| CLAIMS B | (English) | 9909 | 1684 |
| CLAIMS B | (German) | 9909 | 1715 |
| CLAIMS B | (French) | 9909 | 1993 |

```
          SPEC B     (English)  9909        5084
Total word count - document A              0
Total word count - document B            10476
Total word count - documents A + B       10476
```

INVENTOR:
  **MASON, James Herbert ...**

  ...SPECIFICATION indicates inclination relative to the actual vehicle being
  measured. It can thereby conveniently provide a **surrogate** reference
  line with respect to the vehicle, irrespective of whether the vehicle
  itself is level...zeroed. The spirit level is then replaced on the
  trammel bar for use as a **surrogate** level reference, relative to the
  vehicle. It will be appreciated that in this way, the...


  **2/3,K/12     (Item 1 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

01017964    **Image available**
**METHODS OF USING CHLORINE DIOXIDE AS A FUMIGANT**
**PROCEDE D'UTILISATION DU BIOXYDE DE CHLORE COMME FUMIGANT**
Patent Applicant/Assignee:
  ASHLAND INC, 5200 Blazer Parkway, Dublin, OH 43017, US, US (Residence),
    US (Nationality), (For all designated states except: US)
  SABNE OXIDATION TECHNOLOGIES INC, 2642 Marco Avenue, Odessa, TX 80872, US
    , US (Residence), US (Nationality), (For all designated states except:
    US)
  STERLING PULP CHEMICALS LTD, Suite 200, 302 The East Mall, Toronto M9B6C7
    , CA, CA (Residence), CA (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  COWLEY Gerald, 3622 Ellengale Drive, Mississauga, Ontario, CA, CA
    (Residence), CA (Nationality), (Designated only for: US)
  **MASON John Y** , 2642 North Marco Avenue, Plymouth, CA, US, US (Residence)
    , US (Nationality), (Designated only for: US)
  ELTOMI Sameh F, 15512 Outlook, Overland Park, KS 66223, US, US
    (Residence), US (Nationality), (Designated only for: US)
  DECHANT Darrell L, 8919 Xavier Street, Westminister, CO 80030, US, US
    (Residence), US (Nationality), (Designated only for: US
Legal Representative:
  AMERNICK Burton A (agent), Connolly Bove Lodge & Hutz, LLP, 1990 M
    Street, N.W., Suite 800, Washington, DC 20036-3425, US,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200347640 A1 20030612  (WO 0347640)
  Application:         WO 2002US37906 20021127   (PCT/WO US0237906)
  Priority Application: US 2001997694 20011130
Parent Application/Grant:
  Related by Continuation to: US Not furnished (CIP)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3466

Patent Applicant/Inventor:
... Designated only for: US)
  **MASON John Y ...**
Fulltext Availability:
  Detailed Description

Detailed Description
... once aware of this disclosure, would recognize  that Bacillus subtilis
  spores are used as a **surrogate** to monitor the efficacy of fumigation of
  materials contaminated by pathogens such as Bacillus anthracis...


  **2/3,K/13      (Item 2 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00944716    **Image available**
**PROVISION OF TRANSPARENT PROXY SERVICES TO A USER OF A CLIENT DEVICE**
**FOURNITURE  DE  SERVICES  MANDATAIRES  TRANSPARENTS  A  L'UTILISATEUR  D'UN**
    **DISPOSITIF CLIENT**
Patent Applicant/Assignee:
  THE COCA-COLA COMPANY, One Coca-Cola Plaza, Atlanta, GA 30313, US, US
    (Residence), US (Nationality)
Inventor(s):
  **VOGT David** , 2555 Townsgate Road, Westlake Village, CA 91361, US
Legal Representative:
  BIRCH ANTHONY L (et al) (agent), FINNEGAN, HENDERSON, FARABOW, GARRETT &
    DUNNER, L.L.P., 1300 I Street, NW, Washington, DC 20005-3315, US,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200277756 A2-A3 20021003 (WO 0277756)
  Application:         WO 2002US6663 20020326  (PCT/WO US0206663)
  Priority Application: US 2001819521 20010327
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10441

Inventor(s):
  **VOGT David ...**
Fulltext Availability:
  Detailed Description
  Claims

English Abstract
  ...the transparent control of electronic commerce transactions is
  provided through which an individual without a **credit  card** is enabled
  to shop at online merchant sites. Upon opening an account within the
  proxy server, the account can be funded using numerous fund sources, for
  example **credit   cards** , checking accounts, money orders, gift
  certificates, incentive codes, online currency, coupons, and stored value
  cards...

...server. When merchandise is selected for purchase, a purchase
transaction is executed in which a **credit card** belonging to the proxy
server is temporarily or permanently assigned to the user. The **credit
card** , once loaded with funds from the user's corresponding funded
account, is used to complete...

Detailed Description
...  Application No.

09/579,787, filed May 26, 2000 and entitled "Method And Apparatus For
**Surrogate** Control Of Network-Based Electronic Transactions," which is
incorporated herein by reference.

BACKGROUND OF THE...

...typically used for executing
purchase transactions among purchasers and online merchants. Indeed,
numerous types of **credit cards** and banking cards are in widespread
use.

For example, a **credit card** can be used to effect online purchases,
with the
transaction being paid for by a **credit card** clearing house or bank
and
creating a credit obligation for the owner of the **credit card** .
Another type of card which looks like a **credit card** but functions
differently is the debit card.
The debit card is used much like a **credit card** in that it is tendered
by the
purchaser to an online merchant for payment. Payment...

...are deducted directly from the card
holder's bank account.

[07] However, the problem with **credit cards** and debit cards is that
certain conditions have to be met for issuance, conditions that...

...age and financial criteria. As a result, many consumers do not
meet the requirements for **credit card** or debit card issuance, thereby
eliminating them from the ranks of online shoppers. Furthermore, the
negative security implications associated with exposing **credit card**
or debit
card account numbers over a public network like the Internet make many
consumers...

...not have a particular form of financial
resources.

[08] As an alternative to cash and **credit cards** , stored value cards
are
now available. Stored value cards require the purchase of a card which
look's much like a **credit card** , but which has a limited amount of
available value to be spent. The balance is...

...depleted. However, like some debit cards, stored value cards do not
enjoy the functionality of **credit cards** in many business
transactions, particularly electronic commerce purchases.

[09] One possible solution to this problem for some, particularly minor
children, is found in secondary **credit cards** . A **credit card**

holder may obtain one or more secondary **credit** **cards** from the issuer, as for example for family members, that are linked to the main **credit card** . The secondary **credit** **cards** are functionally identical to the main **credit** **card** in all respects and, indeed, typically bear the same account number and differ from the...

...person who is authorized to use the secondary card. Any
purchases made with the secondary **credit** **cards** are debited against the
credit limit of the single account in which the primary and...
...or primary cardholder has no control over the
spending power or abilities of the secondary **credit** **cards** linked to his card, beyond the fact that the total of all debts incurred by all cards on the account cannot exceed the credit limit of the main **credit card** .

[01 0] These secondary **credit** **cards** , therefore, are problematic because the secondary cardholders can quickly accumulate a significant outstanding balance on the main **credit** **card** account, thus reducing the main cardholder's spending power. Most importantly, the main cardholder is...

...Consequently, there is a need for a
system or service that enables those without a **credit** **card** , for example
teenage children, to shop and buy at online merchants without requiring a **credit** **card** .

[01 1] A typical proxy server operates as a non-transparent proxy where the browser...

...is using a proxy.
SUMMARY OF THE INVENTION
[01 2] A method and apparatus for **surrogate** control of electronic commerce transactions are provided that include a proxy server through which an individual without a **credit** **card** is enabled to shop at online
merchant sites. Upon opening an account within the proxy server, the account can be funded using numerous fund sources, for example **credit cards** , checking accounts, money orders, gift certificates, incentive codes,
online currency, coupons, and stored value cardsWhen
merchandise is selected for purchase, a purchase transaction is executed in which a **credit** **card** belonging to the proxy server is assigned to the user. The
assignment can be permanent or temporary. The **credit** **card** is loaded with
funds from the user's corresponding funded account, and used to complete
...

...thereby form a modified first unit of digital content. This is done by inserting a **surrogate** server hostname into the at least one reference. The **surrogate** server hostname is different from the remote server hostnarne. The proxy server transmits the modified...
...useful in providing a user with a means for making on line purchases without a **credit** **card** account, debit account or other financial account recognized by the respective merchants.

[022] One advantage...

...install any special server software or modify their web pages in order to accommodate the **surrogate** transactions.

The System of the Invention
[023] Figure 1 is a block diagram of a...forms on the remote server 140 are automatically filled out; and
selected information such as **credit card** numbers are not available to the client device 120.

The Methods of the Invention
[032...

...As described in our co-pending
application identified above, a user may register with a **surrogate** shopping service, and indicate that he wishes to begin shopping at the remote server 140 from a web site of the **surrogate** system. This may then cause the proxy server 1 1 0 to become involved. In...

...the modified remote page causes the browser
123 to return to a server of the **surrogate** system, such as the proxy server 110.

[033] Referring now to Figure 2, there is...

...made
in a number of ways. These modifications generally take the form of inserting a **surrogate** server hostname into references to the remote server hostname,
and/or replacing the remote server hostname with the **surrogate** server hostname. The **surrogate** server hostname may be the same as the proxy server hostname, or it may be a hostname of another server of the **surrogate**
system. The following discussion will include examples of how TCP/IP and HTTP references may...http://www.netzero.net/shopping/product/item.html".

[036] In one manner of modification, the **surrogate** server hostname is appended to the hostname of the remote server 140. In the example...
...net.proxy.rocketcash.com/shopping/product/item.html".

[037] In another manner of modification, the **surrogate** server hostname is inserted into reference to the remote page and the hostname of the...

...is made part of the local path. Here, the reference is modified so that the **surrogate** server hostname is the only hostname in the reference. In the example, the modified reference...

...when the proxy server 1 1 0 receives a request with such as reference, the
**surrogate** server hostname can be stripped out, and the hostname of the remote server 140 can...

...on subsequent requests. Since the remote server 1 1 0 is proxied by the (single) **surrogate** server hostname (e.g., proxy.rocketcash.com), the hostname information in the cookie cannot be...

...served properly to the browser 123. Based on the hostname of the modified link, the **surrogate** server knows that the user actually wants a remote page.
Thus, the **surrogate** server strips off the **surrogate** server's own

hostname from the hostname in the modified link to form a corrected link
(step 270).

The **surrogate** server may perform additional processing of the request
from
the browser 123. For example, the **surrogate** server may remove its
hostname from the complete remote hostname, and the new hostname name...

...the proxy operation. Also, because some sites
use the http "Referer" header for navigation, the **surrogate** server may
remove its hostname from the "Referer" header.

[045] Next, the proxy server 1...

Claim
...  digital content to thereby form a modified first unit of digital
content by inserting a **surrogate** server hostname into the at least one
reference, wherein the **surrogate** server hostname is different from the
remote
server hostname
the proxy server transmitting the modified...

...1, wherein there is a proxy server hostname
associated with the proxy server, and the **surrogate** server hostname is
the
proxy server hostname.

3 The method of providing transparent proxy services...

...the browser for a second unit of digital
content, wherein the second request identifies the **surrogate** server
hostname
as a source of the second unit of digital content.

4 The method...
...the proxy server modifying the second request to a modified
second request by removing the **surrogate** server hostnarne from the
second
request
the proxy server transmitting the modified second request to...

...the data network utilizes TCP/IP and HTTP protocols, the modifying step
comprising appending the **surrogate** server hostnarne to the remote
server
hostname in the at least one reference.

6 The...

...the at
least one reference includes a local path, the modifying step comprising
inserting the **surrogate** server hostname into the at least one
reference in place of the remote server hostname...

...of claim 1, the method further comprising inserting a base reference tag
pointing to the **surrogate** server into the modified remote page.

12 The method of providing transparent proxy services to...
...the remote page, and if so, then modifying the base tag to point to the
**surrogate** server by replacing the remote server hostname with
the **surrogate** server hostname.

13 The method of providing transparent proxy services to a user of
a...digital content to thereby form a modified first unit of digital
content by inserting a **surrogate** server hostname into the at least one
reference, wherein the **surrogate** server hostname is different from the
remote server hostname
transmitting the modified first unit of...

...25, wherein there is a proxy server hostname associated with the proxy
server, and the **surrogate** server hostname is the '
proxy server hostname.

27 The proxy server for providing transparent proxy...

...the browser for a second unit of digital
content, wherein the second request identifies the **surrogate** server
hostname
as a source of the second unit of digital content.
28 The proxy...

...code further for
modifying the second request to a modified second request by
removing the **surrogate** server hostname from the second request
transmitting the modified second request to the remote server...

...HTTP protocols, the
computer software code for modifying comprising computer software code
for
appending the **surrogate** server hostname to the remote server hostname
in
the at least one reference.

30 The...

...path, the computer
software code for modifying comprising the computer software code for
inserting the **surrogate** server hostname into the at least one
reference in place of the remote server hostname...

...25, further comprising computer software code for inserting a base
reference tag pointing to the **surrogate** server into the
modified remote page.

36 The proxy server for providing transparent proxy services...the remote
page, and if so, then
modifying the base tag to point to the **surrogate** server by replacing
the
remote server hostname with the **surrogate** server hostname.

37 The proxy server for providing transparent proxy services to a
user of...

...digital content to thereby form a modified first unit of digital
content by inserting a **surrogate** server hostname into the at least one
reference, wherein the **surrogate** serv6r hostname is different from the
remote
server hostname
means for transmitting the modified first...

...49, wherein there is a proxy server hostname associated with the proxy

server, and the **surrogate** server hostname is the
proxy server hostname.
51 The proxy server for providing transparent proxy...

...the browser for a second unit of digital content, wherein the second
request identifies the **surrogate** server hostnarne as a source of
the second unit of digital content.

52 The proxy...

...comprising
means for modifying the second request to a modified second
request by removing the **surrogate** server hostname from the second
request
means for transmitting the modified second request to the...

...utilizes TCP/IP and HTTP protocols, the
means for modifying comprising means for appending the **surrogate** server
hostname to the remote server hostname in the at least one reference.

54 The...

...one reference includes a local path, the means for
modifying comprising
means for inserting the **surrogate** server hostnarne into the at
least one reference in place of the remote server hostname...

...of claim 49, further comprising means for inserting a base reference tag
pointing to the **surrogate** server into the modified remote
page.

60 The proxy server for providing transparent proxy services...

...the remote page, and if so, then modifying the base tag to point to the
**surrogate** server by replacing the remote server hostname
with the **surrogate** server hostname.

61 The proxy server for providing transparent proxy services to a
user of...digital content to thereby form a modified first unit of
digital content by inserting a **surrogate** server hostname into the at
least one reference, wherein the **surrogate** server hostnarne is
different from the remote server hostname
transmitting the modified first unit of...

...73, wherein there is a proxy server
hostname associated with the proxy server, and the **surrogate** server
hostnarne is the proxy server hostnarne.

75 The computer program for providing transparent proxy...

...the browser for a second unit of digital
content, wherein the second request identifies the **surrogate** server
hostname
as a source of the second unit of digital content.

76 The computer...

...comprising instructions for
modifying the second request to a modified second request by
removing the **surrogate** server hostname from the second request

1415-Oct-0306:00 PM

transmitting the modified second request to the remote server...

...utilizes TCP/IP and HTTP protocols, the instructions for modifying comprising instructions for appending the **surrogate** server hostname to the remote server hostname in the at least one reference.

78 The...
...one reference includes a local path, the instructions for
modifying comprising instructions for
inserting the **surrogate** server hostname into the at least one
reference in place of the remote server hostname...of claim 73 further
comprising instructions for
inserting a base reference tag pointing to the **surrogate** server into
the
modified remote page.

84 The computer program for providing transparent proxy services...

...the remote page, and if so, then
modifying the base tag to point to the **surrogate** server by replacing
the
remote server hostname with the **surrogate** server hostname.

85 The computer program for providing transparent proxy services
to a user of...


**2/3,K/14      (Item 3 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00852841      \*\*Image available\*\*
**COMMODITY BROKERAGE SYSTEM AND METHOD**
**SYSTEME ET PROCEDE DE COURTAGE EN MARCHANDISES**
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...  **MASON John Alden III**
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Detailed Description
...  300 also communicates via a network 334 with a financial institution
   330, such as a **credit card** bank. In a preferred embodiment,
   communications over network 334 example, a request for a fund:srtransfer
   or a request for credit or a charge to a **credit card** would be sent
   from system 300 to financial institution 330, and an approval or denial
   ...not limited to, narne, ground address, valid e-mail address, phone
   number, user specified password, **credit card** or other type of
   financial·infonnation, etc. Such a link would preferably be carried out
   ...for or customize web page 400 displayed to that trading partner;
   Payment Infonnation for entering **credit card** or bank draft
   inforination; and Aecount Detafis for receiving information about a
   trading partner's...
```

**2/3,K/15      (Item 4 from file: 349)**
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00761426
**METHOD AND APPARATUS FOR** SURROGATE **CONTROL OF NETWORK-BASED ELECTRONIC
· TRANSACTIONS**
**PROCEDE ET APPAREIL PERMETTANT LA . COMMANDE AUXILIAIRE DE TRANSACTIONS
ELECTRONIQUES EN RESEAU**
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**METHOD AND APPARATUS FOR** SURROGATE **CONTROL OF NETWORK-BASED ELECTRONIC TRANSACTIONS**
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Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
  METHOD AND APPARATUS FOR **SURROGATE** CONTROL
  OF NETWORK-BASED ELECTRONIC TRANSACTIONS
  BACKGROUND OF THE INVENTION
  Field of the Invention
  This invention relates to the field of electronic commerce. in
  particular, the invention relates to **surrogate** control of electronic
  commerce transactions.

  I 0 Description of the Related Art
  The rapid growth...

...typically used for executing purchase
  transactions among purchasers and online merchants. Indeed, numerous
  types of **credit cards** and banking cards are in widespread use. For
  example, a **credit card** can be used to effect online purchases, with
  the transaction being paid for by a **credit card** clearing house or
  bank and creating a credit obligation for the owner of the **credit card**
  . Another type of card which looks like a **credit card** but ftinctions
  differently is the debit card. The debit card is used much like a **credit
  card** in that it is tendered by the purchaser to an online merchant for
  payment.

  Payment...

...are deducted directly from the card holder's bank account.

  I
  However, the problem with **credit cards** and debit cards is that
  certain
  conditions have to be met for issuance, conditions that...

...age and financial criteria. As a result, many consumers do not meet the

requirements for **credit card** or debit card issuance, thereby eliminating them
from the ranks of online shoppers. Furthermore, the negative security implications associated with exposing **credit card** or debit card account numbers over a public network like the Internet make many consumers...

...do not have a particular form of financial resources.

As an alternative to cash and **credit cards** , stored value cards are now
available. Stored value cards require the purchase of a card which looks much like a **credit card** , but which has a limited amount of available value to be spent.

The balance is...

...depleted.

However, like some debit cards, stored value cards do not enjoy the functionality of **credit cards** in many business transactions, particularly electronic comi-nerce purchases.

One possible solution to this problem for some, particularly minor children, is found in secondary **credit cards** . A **credit card** holder may obtain one or more secondary **credit cards** from the issuer, as for example for family members, that are linked to the main **credit card** . The secondary **credit cards** are functionally identical to the main **credit card** in all respects and, indeed, typically bear the same account number and differ from the...

...person who is authorized to use the secondary card. Any purchases made with the secondary **credit cards** are debited against the credit limit of the single account in which the primary and...

...or primary cardholder has no control over the spending power or abilities of the secondary **credit cards** linked to his card, beyond the fact that the total of all debts incurred by all cards on the account cannot exceed the credit limit of the main **credit card** .

2
These secondary **credit cards** , therefore, are problematic because the secondary cardholders can quickly accumulate a significant outstanding balance on the main **credit card** account, thus reducing the main cardholder's spending power. Most importantly, the main cardholder is...

...Consequently, there is a need for a system or service that enables those without a **credit card** , for example teenage children, to shop and buy at online merchants without requiring a **credit card** .

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SUMMARY OF THE INVENTION
A method and apparatus for **surrogate** control of electronic commerce transactions are provided that include a **surrogate** system through which an individual without a **credit card** is enabled to shop at online merchant sites.

Upon opening an account within the **surrogate** system, the account can be funded using numerous fund sources, for example **credit cards** , checking
accounts, money orders, gift certificates, incentive codes, online

currency, coupons, and stored value cards. A user with a funded account can shop at
numerous merchant web sites through the **surrogate** system using a typical
I 0 client computer World Wide Web (web) browser. When merchandise is selected for purchase, a purchase transaction is executed in which a **credit card** belonging to the **surrogate** system is assigned to the user. The assignment can
be permanent or temporary. The **credit card** is loaded with funds from the
user's corresponding funded account, and used to complete the purchase
1 5 transaction. While the **surrogate** system is transparent to the user, controls are provided that include monitoring the data streams...

...of the claimed
invention. In the drawings.

Figure 1 is a block diagram of a **surrogate** system for control of electronic commerce or retail transactions of an embodiment.

Figure 2 is a block diagram of a **surrogate** system ...based electronic transactions of an alternate embodiment.

Figure 3 is a block diagram of a **surrogate** system of another alternate embodiment.

I 0 Figure 4 is a home page or information page provided by a **surrogate** of an embodiment.

Figure 5 is a flow chart for an account activation process of...

...is a home page from which a user wishing to signup for the
1 5 **surrogate** service would click on or select the "signup" icon to begin navigating through the signup...
...12 is a portion of a funding page of an embodiment.

Figure 13 is a **credit card** billing confirmation page of an embodiment.

Figure 14 is a funding confirmation page of an...

...currency conversion and aggregation
process of an embodiment.

Figure 23 is a flow chart for **surrogate** control of a shopping process of
an embodiment.

Figure 24 is a shopping page of...

...page of an embodiment including an
alphabetical list of all online merchants available through the **surrogate** system.

Figure 28 is a shopping page of an embodiment from which a shopping 1...
...Figure 29 is a web page of a selected merchant site as presented through the **surrogate** system of an embodiment.

Figure 30 is a web page containing merchandise of a selected merchant

site as presented through the **surrogate** system of an embodiment.

Figure 31 is a shopping bag list web page of a selected merchant site as presented through the **surrogate** system of an embodiment.

Figure 32 is another web page containing merchandise of a selected merchant site as presented through the **surrogate** system of an embodiment.

Figure 33 is an updated shopping bag list web page of a selected merchant site as presented through the **surrogate** system of an embodiment.

Figures 34-37 show the check out web pages of a selected merchant site as presented through the **surrogate** system of an embodiment.

Figure 38 is a coupon page of a **surrogate** system of an embodiment. Figures 39 and 40 are a check out confirmation page of a selected merchant site as presented through the **surrogate** system of an embodiment.

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Figure 41 is a congratulations page presented by the **surrogate** system of
an embodiment.

Figure 42 is a shopping page displayed by a **surrogate** system of an embodiment.

Figure 43 is an account summary page displayed by a **surrogate** system of an embodiment.

Figure 44 is an account information page displayed by a **surrogate** system of an embodiment.

Figure 45 is a flow chart for purchasing goods and services through a **surrogate** system of an embodiment.

Figure 46 is a flow chart for modifying a web page in an embodiment. Figure 47 is a flow chart for processing transmissions from a **surrogate** system of an embodiment to a client browser.

Figure 48 is a merchant check out...

...of a payment transaction of an embodiment.

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DETAILED DESCRIPTION
A method and apparatus for **surrogate** control of network-based electronic commerce or retail transactions are provided in which a World Wide Web ("web") site is provided by a **surrogate** system that allows anyone not having or not eligible for a **credit card** , like teenagers and young adults, to shop
at online merchant electronic storefronts such as amazon...

...another. Advantages of this method and apparatus are numerous.

I 0 One advantage of the **surrogate** web site is that it does not detract from the actual online shopping experience. The...

...on the merchant site as if they accessed the site directly without going through the **surrogate** web site. Furthermore, spenders do not have to enter **credit card** information to complete their purchases. In fact, spenders do not have to fill out the...install any special server software or modify their web pages in order to accommodate the **surrogate** transactions. As the **surrogate** system funds the online transactions, eligible spenders using the **surrogate** system are not allowed to see the **credit card** numbers used to complete the merchant transaction. Because these **credit cards** are actually owned by the **surrogate** in an embodiment, these numbers are not provided to the spenders or any other party to the transaction.

9
Figure I is a block diagram of a **surrogate** system I 00 for control of electronic commerce or retail transactions of an embodiment. The **surrogate** system I 00 is coupled among users 102 and online merchant web sites 104 via...

...area networks, wide area networks, wired networks, and wireless networks.

Furthermore, different components of the **surrogate** system I 00 can be located at different physical locations and linked via network couplings. The **surrogate** system I 00 uses proxy-caching technology that enables it to allow spenders seemingly full access to an online merchant shopping site I 0 while allowing the **surrogate** system I 00 to maintain complete control of the transactional information, including **credit card** exposure. In an embodiment, the **surrogate** system 100 comprises a Sun Ultra 250 single 400 megahertz (MHz) central processing unit (CPU...

...the mirror disks while the original disks are being repaired.

The transactions available using the **surrogate** system I 00 include guest
browsing, account setup or activation, funder logon, spender logon, funder...

...a fander can be one in the same.

Guest browsing 1 includes people accessing the **surrogate** web server I
IO
through the **surrogate** web site to get information about the **surrogate** services and get links to sign up for **surrogate** services. The web server I 10 also
I 0
maintains a database 112 of information...

...process of setting up new accounts protects the private information of the funder, including any **credit card** information the funder may use for depositing into a spender account. Once accounts are established...

...1 12 maintains the information for the funders, spenders, merchants, and transactions registered within the **surrogate** system I 00, per user and per **surrogate credit card** . The transactional information includes deposits 1 5 into a spender account in addition to all...

...handles the transaction entries.

Database access is not necessary for all actions performed using the
**surrogate** system 1 00. Functions including logon, or login, and review
of account information access the...

...and partitioning, but is not so limited.

Figure 2 is a block diagram of a **surrogate** system 200 for control of
network-based electronic transactions of an alternate embodiment. The
**surrogate** system 200 includes, but is not limited to, at least one
**surrogate** system management web site 202, at least one **surrogate**
system database 204, at least one **surrogate** shopping proxy server 206,
at least one **surrogate** electronic mail proxy 208, at least one
**surrogate** bank 21 0, fraud detection devices 214,
1 1
and at least one merchant pay page tool 212. The **surrogate** system 200
is
accessed by users with a web browser 290 hosted on a client computer. The
**surrogate** system 200 provides shopping access to electronic merchant
shopping sites 292.

The **surrogate** system 200 is coupled among client computers 290,
online merchant shopping or web sites 292...wide area networks, wired
networks, and wireless networks. Furthermore, the components 202-214 of
the **surrogate** I 0 system 200 can be located at different physical
locations and linked via different network couplings.

Figure 3 is a block diagram of a **surrogate** system 200 of another
alternate embodiment. The **surrogate** system 200 includes, but is not
limited to, a **surrogate** system management web site, **surrogate** system
databases, **surrogate** 1 5 shopping proxy servers, a **surrogate**
electronic mail proxy, a **surrogate** bank, fraud detection devices, and a
merchant pay page tool. The **surrogate** system 200 is accessed by a user
using a web browser 290 hosted on a client computer, and provides
shopping access to electronic merchant shopping sites 292.

The **surrogate** system 200 is coupled to financial systems including a
**credit card** system 294, an Automatic Teller Machine (ATM) network or
system 302, a stored value card...

...redemption site or
network 306, and an incentive code conversion site or network 308. The
**surrogate** system 200 is coupled among client computers 290, online
merchant shopping or web sites 292...

...area networks, wide area networks, wired networks, and wireless
networks. Furthermore, different components of the **surrogate** system can
be located at different physical locations and linked via network
couplings.

In using the **surrogate** system, a user creates a new account prior to
merchant shopping. A new account can...
...charge, but is not so limited. To create a new account, a user enters
the **surrogate** system
12
management web site. The user navigates to and enters the area to create
...

...name or email address entered as a selection by the user is already
taken, the **surrogate** system so I 0 informs the user and takes the user
back to the sign-up page.

Upon receipt of the user information, a user account is created in the
. **surrogate** system database. The user is provided with credit for any
money, coupons, or credits based...

...years of age or older, an account is created. The user is
taken to the **surrogate** home page from which they can view account
information, add money to accounts, or shop, for example.

The **surrogate** system of an embodiment supports COPPA processing
because COPPA was enacted to limit the types...

...limited. When it is determined that the user is under 13 years of age,
the **surrogate** system prevents the user from editing their date of
birth. The user is subsequently redirected...

...a parent or guardian email address. If a parent/guardian email address
is provided, the **surrogate** system transmits a parental approval email
to the parent email address. The user account is...

...deny the child access to the system. To deny access, the parent goes to
the **surrogate** system management web site page, specifies the user's
account, and disables the account. To approve access, the parent goes to
the **surrogate**
system management web site page and conforms with one of two available
alternatives. Using a first alternative, the parent may use a **credit
card** to prove that they are an adult. The parent may either authorize
use of the...

...the minor child or deposit money into the child's account; in either
case, the **surrogate** system uses the **credit   card** network to do the
authorization/billing. If I 0 successful, the child's account is...

...Using a second alternative, the parent may send a written affidavit of
permission to the **surrogate** system providers. Upon receipt of the
affidavit the child's account is activated.

Figure 4 is a home page 400 or information screen provided by a
**surrogate** of an embodiment. The home page 400 is presented upon initial
contact with the **surrogate** system web site, and comprises information
on the services provided by the **surrogate** 402, advertisements 404, and
electronic links to other **surrogate** web pages 406. The **surrogate** web
pages accessible using the electronic links from the information screen
comprise sign up pages...

...for an account activation process of an
embodiment. Operation begins when a user enters the **surrogate** system
web
site 502 using a browser on the user computer. The user is prompted to
input information appropriate for activation of a **surrogate** system
account 504. Upon submission and acceptance of the inputted user
information, an account is page 600 from which users wishing to signup
for the **surrogate** service would click on or select the "signup" icon
602 with a
cursor to begin...

...electronic links, advertising banners, and incentive offers to online
merchants 712 and links to other **surrogate** system pages including a
help area 714 and a privacy policy 716. Following input of...

...in submission of the requested information and, upon acceptance of the requested information by the **surrogate** system, activation of a shopping account within the **surrogate** system.

Activation of a shopping account results in users being presented with a congratulations page...

...page 900 informs users that they now have a shopping account 1 5 within the **surrogate** system and provides them with information about the **surrogate** system services. Furthermore, the congratulations page 900 provides users with their usernarnes 902 and account...

...900 also provides electronic links that allow the user to navigate to areas of the **surrogate** system from which they may shop 906, earn shopping incentives 908, and fund their account...

...for an account funding process of an
embodiment. Operation begins when a user enters the **surrogate** system web
site 1002 using a browser on the user computer. The user selects a...

...The user is prompted to input information appropriate for the funding source selected 1006. The **surrogate** system checks and validates the funding source 1008. Upon approval and validation of the funding...

...to executing purchase
transactions or concurrently with a purchase transaction. Figures 11-14 show the **surrogate** web pages for the account funding process of an embodiment. In an embodiment, numerous funding types are accommodated including, but not
1 5
limited to: **credit cards** ; auto-allowance; check; money order; gift certificate; currency conversion; incentive code conversion; earning credit at the **surrogate** management web site; earning credit at an online merchant web site; automatic
teller machine (ATM...

...of the
funding type used, the money is not loaded to the user's individual **credit card** , when one is assigned, until the user attempts to spend at a merchant site.
Figure...

...the
congratulations page 1 1 00 that takes the user to an area of the **surrogate** system I 0 from which they can add funds to their account.

Figure 12 is...

...not limited to, a gift certificate 1202, a check or money order 1204, or a **credit card** 1206. If **credit card** funding is selected, the user 5 enters information including the amount funded 1208, the **credit card** number 12 1 0, the **credit card** expiration date 1212, the name as it appears on the **credit card** 1214, the **credit card** billing address 1216, and the card holder's telephone
number 1218. Following selection of a funding type and inputting of the corresponding information, the user submits the information to the **surrogate** system by selecting a "submit" icon 1220. The funding page 1200 also includes electronic links 1222 to shopping areas of the **surrogate** system.

When funding a **surrogate** account with a **credit** **card** , the user or funding
individual logs into the **surrogate** management site and navigates to the
Add Money section of the site. A fander can add money to their own
account or the **surrogate** account of another. The funder is prompted to
provide inforination about the **credit** **card** used for funding,
information including name, address, email, **credit** **card** number, and
expiration date. The **surrogate** fraud detection system executes a fraud
check on the **credit** **card** used for funding. If the funding **credit**
**card** is determined to be good by the fraud detection system, the
funding **credit** **card** information is provided to the credit system for
a
determination as to whether charges can be made to the funding **credit**
**card** . If
1 6
the credit system returns an approval for the funding **credit** **card** ,
then the requested amount is charged against the funding **credit** **card**
and applied to the selected **surrogate** system account.

Figure 13 is a **credit** **card** billing confirmation page 1300 of an
embodiment. In response to a funding page submission that funds using a
**credit** **card** , the user is presented with the **credit** **card** billing
confirmation page 1300.
The user confirms the funding charges to the **credit** **card** by selecting
the "OK"
icon 1302. Funding with the **credit** **card** can be canceled by selecting
the
"Cancel" icon 1304.

Figure 14 is a funding confirmation...

...of an embodiment. The
funding confirmation page 1400 is presented upon successful completion of
a
**credit** **card** funding transaction within the **surrogate** system. The
funding
confirmation page 1400 presents information including logon name 1402,
deposit amount 1404...

...page 1400 includes an electronic link 1408 to at least one shopping area
of the **surrogate** system.

Auto-allowance funding is an optional method of periodically funding
an account from a **credit** **card** , checking account, and automatic
transfer from another account, but is not so limited. When auto...
...or month on which funding is desired.

When auto-allowance funding is performed with a **credit** **card** , at some
time during the specified day of the week or month, the farider's **credit**
**card** is checked using the fraud detection system and the credit
system. The amount specified for funding is charged against the funder's
**credit** **card** and the selected **surrogate** system account is credited
with the amount upon approval of the credit charge by the...

...funds
1 7
withdrawal is performed from the fander's checking account. The user's
**surrogate** system account is credited with the requested amount upon
clearance of this transaction.

When auto...

...of the week or month, the transfer is made between the designated
accounts of the **surrogate** system. The user's **surrogate** system account
is credited with the requested amount upon successful completion of the
transfer.
Figure...

...screen by selecting the "My Parent" funding option 1502 and submitting
the information to the **surrogate** system. Submission of the "My Parent"
funding option results in the presentation of a parent...

...the page 161 0 is used if the
parent/administrator is already registered with the **surrogate** system.
The set-up portion of the page 1620 is used if the parent/administrator
is not registered with the **surrogate** system.

The login portion of the page 1 6 1 0 prompts the parent/administrator...

...and password 1614. The username 1612 and password 1614
are entered, and submitted to the **surrogate** system by selecting the
"login" icon 1616.

The set-up portion of the page 1620...

...password hint 1626, and email address 1628. The set-up information is
submitted to the **surrogate** system by selecting the "Sign Up" icon 1630.
Following successful login or registration by a...

...for information including a one-time amount funded 1702,
1 8
and information about the **credit card** used for funding including the
**credit card** number 1704, the **credit card** expiration date 1706, the
first and last name of the card holder as it appears on the **credit
card** 1708, the **credit card** billing address 17 1 0, and the card
holder's telephone number 1712.

Furthermore, the...

...1722. Following input of the appropriate information, the
parent/administrator submits the information to the **surrogate** 1 0
system. The requested ftmding amount is credited to the **surrogate**
account upon receipt of an approval from the funding source.

When funding an account with a check or money order, the funder logs
into the **surrogate** management web site and navigates to the Add Money
section of the site. A fander...

...5 of another. The funder is prompted to specify the type of funding and
the **surrogate** system provides a deposit slip that has been
automatically filled out.

The funder prints the...

...deposit slip along with a check or money order to an address designated
by the **surrogate** system.

Upon clearance of the check or money order, the amount of the check or
money order is applied to the selected **surrogate** system account.

The **surrogate** system of an embodiment supports the provision of gift certificates or stored value numbers for use in funding **surrogate** system
accounts. Someone wishing to purchase a gift certificate navigates to the **surrogate** management web site and to the Purchase Gift Certificate section of the site. The gift certificate can be purchased electronically using a **credit** **card** or by mailing a check or money order to the **surrogate** system providers. Upon confirmation and clearance of the **credit** **card** , check, or money order, a gift certificate is issued. Gift certificate issuance includes creating and storing a gift certificate in the **surrogate** system database. The gift certificate includes a sixteen character alpha-numeric string that is unique...certificates. The "member redeem" icon 1902 provides for redemption of gift certificates by users having **surrogate** system accounts. The "signup & redeem" icon 1904 allows a user who does not have a **surrogate** system account to sign up for an account and then redeem a gift certificate. The...

...1 5 icon 1906 allows one to purchase a gift certificate for use within the **surrogate** system.

In response to selection of the "buy a gift certificate" icon 1906 a user ...

...purchaser information 2014. The purchaser inforination requested includes the first and last name of the **credit** **card** holder 2016 if a **credit** **card** is used for the purchase, a **credit** **card** number 2018, a **credit** **card** expiration date 2020, a **credit** **card** billing address 2022, a purchaser email
address 2024, and a purchaser telephone number 2026. After...

...certificate purchase the "Process" icon 2028
is selected and the transaction is completed by the **surrogate** system.
In
response to successful completion of a gift certificate purchase transaction, the
20
**surrogate** system emails the gift certificate to a selected recipient.
In an alternate embodiment, the gift...

...can be mailed to the selected recipient.

Gift certificates are redeemed by users at the **surrogate** management web site. The user logs into the **surrogate** management web site and navigates to the Add Money section of the site. The user...

...certificate code, that identifies the gift certificate.

Upon input of the gift certificate code, the **surrogate** system verifies that: the gift certificate code is valid when compared against the code stored in the **surrogate** system database; and, the gift certificate has not already been redeemed. If the I 0 gift certificate is valid and has not been redeemed, the **surrogate** system database is updated to reflect use of the gift certificate, and a corresponding amount of credit is applied to the user's **surrogate** system account.
Another type of funding available in the **surrogate** system is currency conversion funding. Currency Conversion Partners are companies that provide 1 5 online...

...in their accounts on the partner sites. A unique feature of an

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embodiment of the **surrogate** system allows the **surrogate** system to redeem
many forms of online currency, aggregate these different forms of online currency...

...a currency conversion and aggregation
process of an embodiment. Operation begins with users entering the **surrogate** system web site using a browser on client computers 2202. The users provide account information for their active currency conversion partner accounts 2204.

The **surrogate** system acquires account balances from the currency conversion partners 2206. A specified amount of money...

...to a selected account 221 0.

When converting online currency for use in funding a **surrogate** system account, the user logs into the **surrogate** management site and navigates to the Account Summary section of the site. The Account Summary section presents
2 1
the user with their account balance in the **surrogate** system. Furthermore, users are presented with a balance on all other Currency Conversion Partner sites...

...This is done by storing the user account information for each partner site in the **surrogate** system
database. When the Account Summary page is presented, each Currency Conversion Partner site is accessed in real-time by the **surrogate** system to query the amount of currency the person has at that partner site. The...

...funds can be transferred from the user's Currency Conversion Partner account to the user **surrogate** system account. The users begin the transfer by specifying information including, but not limited to...

...from which they wish to transfer money,
and the amount of money to transfer. The **surrogate** system queries the 1 5 Currency Conversion Partner site over a predetermined set of secure ...

...available and the account is in good standing at the Currency Conversion Partner site, the **surrogate** system issues a request to the Currency Conversion
Partner site to transfer the specified amount of money from the users' corresponding Currency Conversion Partner account into the user **surrogate** system account. In response to the **surrogate** system request, information is returned including a transaction identifier used for reconciliation. The user
 **surrogate** system account is credited with the transfer amount while the corresponding account at the Currency...

...The datafile contains all the transaction identifiers for which funds are included for transfer. The **surrogate** system database receives the datafile and reconciles the partner redemption transactions using ... amount of the wire transfer.

22
All discrepancies are brought to the attention of the **surrogate**

financial administrator.
Redemption from a Currency Conversion Partner site can also be
initiated from the Currency Conversion Partner web site rather than from
the **surrogate** system web site. In this case, the Currency Conversion
Partner web site will redirect the user to the **surrogate** system web
site, allowing the user to first log into the **surrogate** system. From
this point the transaction occurs as described herein. When the
redemption is complete...

...site or, optionally, allowed to
I 0 immediately spend the newly transferred money at the **surrogate**
system web site.

Yet another way in which a **surrogate** system account is funded is with
incentive code conversion funding. Both online and offline companies and
retail merchants can use the **surrogate** system to support online
shopping by 5 performing incentive code conversion. For example, a soft
...

...codes have an equivalent cash value in credit when used in purchase
transactions through the **surrogate** system. In an embodiment, the
incentive codes convert into values between 20 cents and one dollar, but
are not so limited. The incentive codes are input into the **surrogate**
system web site by the user, much like a gift certificate code. The
incentive codes are converted into some equivalent amount of credit that
is applied to the
user's **surrogate** system account, credit that can then be spent at
online
merchants using the **surrogate** shopping servers.

The incentive code includes a sixteen character alpha-numeric string that
is unique...

...alternate embodiment uses a thirteen character alpha-numeric string, but
is not so limited. The **surrogate** system database includes all incentive
codes for which credit may be provided. The unique incentive...

...with redeeming the code for shopping credit.

Incentive codes are redeemed by users at the **surrogate** management web
site. The user logs into the **surrogate** management web site and
navigates to the Redemption section of the site. The user is...

...sixteen character alpha-numeric string, or incentive code. Upon input of
the incentive code, the **surrogate** system verifies that: the incentive
code is valid when compared against the code stored in the **surrogate**
system database; and, the I 0 incentive code has not already been
redeemed. If the incentive code is valid and has not been redeemed, the
**surrogate** system can credit a preassigned value associated with the
particular incentive code. Alternatively, the **surrogate** system can use
a random number generator to create a random value for the particular
incentive code. In either case, the **surrogate** system database is 1 5
updated to reflect use of the particular incentive code, and an amount of
credit corresponding to the value assigned by the **surrogate** system is
applied to the
user's **surrogate** system account. At regular periodic time intervals,
the
**surrogate** system financial administrator will invoice the company
sponsoring the incentive code program to cover the...

...or spent.

Users can also earn monies for account funding by earning credit at the
**surrogate** management web site and at an online merchant web site. A
user can log into the **surrogate** system and earn money for credit to
their **surrogate** system account by performing actions while logged in.
These actions include, but are not limited to: entering or engaging in
contests offered at the **surrogate** system web site; entering or engaging
in contests offered at an online merchant web site; responding to surveys
provided on the **surrogate** ·system web site or an online merchant web
site; visiting advertiser web sites or other...

...where money or coupons are given away to users; and, referring new users
to the **surrogate** system web site.

In all cases, the **surrogate** system credits the user's **surrogate**
system account as
24
the user satisfies the conditions for receiving the incentive credit.
Therefore, the credit is immediately placed in the user's **surrogate**
system account and made available for spending. Pages showing the amounts
earned and credited can...

...as stand alone pages, overlay pages, or pop-ups on a displayed page.

Funding of **surrogate** system accounts can also be accomplished using
cash provided to or through ATMs. The **surrogate** system of an embodiment
can be integrated with other electronic finance technologies, for example
electronic...·
...devices. In operation, a user locates, for example, an ATM enabled for
operation with the **surrogate** system. The user inputs their particular
**surrogate** system logon information, and selects an option that allows
for the deposit of ftmds into a selected **surrogate** system account. The
system logon information
5 can be manually entered by the user with...

...or touch screen, but is not so limited.

Following authentication of the user and their **surrogate** system
account,
the ATM accepts a cash deposit from the user as is known in...

...a central network. The ATM central network uses a secure communication
protocol to inforin the **surrogate** system that the user is to be
credited the amount of money deposited into·the...

...secure
communication protocol of an embodiment includes a unique transaction
identifier used for reconciliation. The **surrogate** system credits the
user's account in response to the transmission from the ATM central
network.
Furthermore, the **surrogate** system updates the **surrogate** database with
the transaction from the ATM vendor.

In an alternate embodiment, the capability is provided to transfer money
from an account into a selected **surrogate** system account using an
electronic finance device. In operation, a user locates, for example, an
ATM enabled for
25
operation with the **surrogate** system. The user inputs their **surrogate**

system logon information, and selects an option that allows for the deposit of fands into a selected **surrogate** system account. The ATM accepts transfer instructions from the user including, but not limited to ...

...a central network. The ATM central network uses a secure communication protocol to inform the **surrogate** system that the user is to be credited the amount of money transferred. The secure communication protocol of an embodiment includes a unique transaction identifier used for reconciliation. The **surrogate** system I 0 credits the user's account in response to the transmission from the ATM central network. Furthermore, the **surrogate** system updates the **surrogate** database with the transaction from the ATM vendor.

At a predetermined periodic time interval, such...

...datafile containing the transaction identifiers corresponding to the transactions for which payment is provided. The **surrogate** system database receives the datafile and reconciles the ATM transactions using the transaction identifiers and the amount of the wire transfer. Any discrepancies are brought to the attention of the **surrogate** financial administrator.

In an alternate embodiment, a user can withdraw cash from their **surrogate** system account using an ATM, Intemet-connected kiosks, and pointof-sale devices. This cash withdrawal can be made in response to entry by the user of **surrogate** system logon information. Alternately, the cash withdrawal can be made in response to information received from a credit or debit card assigned to the user on their account by the **surrogate** system.

The **surrogate** system of an embodiment further supports funding using offline stored value cards. An offline stored...
...paid by the purchaser.

To use the card, the purchaser, or user, logs into their **surrogate** system account and navigates to the section to redeem offline stored value cards. The **surrogate** system provides a template or otherwise prompts the user to enter the unique number printed on the card. In response to entry of the unique number, I 0 the **surrogate** system database queries the stored value card backend network or system over a secure communication...

...the backend network marks the card as used in its database. The response to the **surrogate** database includes 1 5 the value of the card and a transaction identifier for reconciliation...

...limited. Upon confirmation, the amount stored on the card is credited to the user's **surrogate** system account and the **surrogate** database is updated to reflect the redemption of this particular card number, storing the transaction...

...datafile containing the transaction identifiers corresponding to the transactions for which payment is provided. The **surrogate** system database receives the datafile and reconciles the stored value card vendor transactions using the...

...the amount of the wire transfer. Any discrepancies are brought to the attention of the **surrogate** · financial administrator.

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Fraud checking and detection is an important function performed by the surrogate system of an embodiment. The surrogate system checks for two types of fraud, including individuals activating multiple accounts in order to take
27
advantage of promotional account funding opportunities, and the use of stolen credit cards to fund an account, but is not so limited.

Individuals activating multiple accounts is problematic because many promotions, coupons, or other offerings within the surrogate system have actual value. As most of these offerings are limited to one per customer...

...for themselves in the hopes of capitalizing on an offer multiple times.

Use of stolen credit cards is always problematic, and by its nature the surrogate system provides the ability to aggregate numerous stolen cards into a common surrogate system account. Undetected, this allows someone with a few stolen cards to misappropriate the value of the stolen cards at a single place by funding a surrogate account with a large amount of money, and then shop at numerous merchants using legitimate surrogate cards. Protection should be provided against this type of fraud.

1 5 Fraud checking is performed in an embodiment of the surrogate system
using a fraud scoring system. The fraud scoring system scores data items including, but not limited to: email addresses; shipping addresses; and, credit card numbers and expiration dates. Each of these data items detected by the system are stored in the surrogate system database with links to the associated user or users. Furthermore, each user surrogate account is assigned a score, based on the accumulated scores of the items of information associated with the user's surrogate account.

The fraud checking function stores email addresses and credit card information exactly as specified. The particular inforination is then scored by
normalizing the information into...

...detection system is operating on all user-specific information entered during any session on the surrogate system management
28
web site and/or the surrogate shopping servers. The user-specific information includes, for example, email addresses, shipping addresses, and credit card
numbers. The surrogate system of an embodiment reviews the information inputted by the user, including information provided during...

...a new shipping address.

When an item of information is inputted by a user, the surrogate database is called with that item, the identity of the user that is providing it...

...any other relevant information such as the amount of the purchase transaction.

I 0 The **surrogate** database fraud detection system determines if this information is already stored in the database, and...
...email to the fraud administrator and disabling the account, or other configurable operations.

Within the **surrogate** system fraud detection system, items of information used by a single user are linked together. When a particular item is marked as FRAUD (for example, a **credit card** is deemed to be stolen), then all
users that have used that **credit card** are marked FRAUD. Furthermore, all
**credit cards** , shipping addresses, and email addresses used by users marked
FRAUD are marked FRAUD. Thus, once...

...the assumption that these are all the same user attempting to bypass fraud checking.

Legitimate **surrogate** system users can work with customer support personnel if their account is incorrectly flagged as...

...29
increases by an equivalent or proportional amount; WARNING, an email is sent to the **surrogate** system customer service to place a watch on the item or user;
TEMPORARY-FRAUD, an email is sent to the **surrogate** system customer service to place a watch on the item or user and disable the associated account until the **surrogate** customer service has a chance to review the situation and make a determination, and a...

...sums of money into an account a
certain number of times using N number of **credit cards** ; TEMPORARY FRAUD, a same user account has used more than four shipping addresses within the...

...item/user reaches a fraud score of 50.

Figure 23 is a flow chart for **surrogate** control of a shopping process of
an embodiment. Operation begins with a user entering the **surrogate** system web site using a browser on the client computer 2302. The user shops through
the **surrogate** system by accessing a merchant online system through the **surrogate** system. The user selects items for purchase from the merchant system 2304. A **surrogate** system **credit card** is selected for the purchase transaction 2306. The amount due to complete the purchase transaction is determined by
30
the **surrogate** system 2308. Funds are loaded from the user's account to the **surrogate** system **credit card** 23 1 0. The purchase transaction is executed using the **surrogate** system **credit card** 2312.

The **surrogate** system of an embodiment supports online and offline shopping, but is not so limited. When...

...online, a user can navigate to an area for shopping from numerous areas of the **surrogate** system web site by selecting a "shopping" icon from the **surrogate** system template. Selection ...take the user to the corresponding merchant
online shopping site or web pages through the **surrogate** system, but the

embodiment is not so limited.

With reference to Figure 24, selection of...

...of a shopping page 2700 containing a list of all online merchants
available through the **surrogate** system. The merchants of the list can
be arranged alphabetically. Figure 27 is a shopping...
...2700 of an
embodiment including a list 2702 of all online merchants available
through the **surrogate** system. The shopping page 2700 including the list
2702 can include electronic links 2704 to...

...list of merchandise compiled from sources including records of
merchandise I 0 sales in the **surrogate** system database. These lists may
be compiled for prespecified intervals of time, but are not...

...balance, but is not so limited.

Figures 28-44 illustrate a shopping session using the **surrogate** system
of an embodiment. Figure 28 is a page 2800 of an embodiment including an
...

...99 shop.eonline.com" icon 2804. The merchant list page 2800 displays
information including the **surrogate** navigation bar 2806 comprising the
user's
usemanie and current **surrogate** system account balance 2808. The
merchant
list page 2800 also includes an electronic link to...
...29 is a web page 2900 of a
selected merchant site as presented through the **surrogate** system of an
embodiment. The merchant web page 2900 is presented to users the same...

...32
would be if they went directly to the merchant web site without using the
**surrogate** system, except that the merchant web page 2900 is displayed
along with a **surrogate** system navigation bar 2902, but the embodiment
is not so limited. The **surrogate** system navigation bar provides the
user with access to **surrogate** system functionality while navigating
through and shopping from the merchant web site. This functionality
includes...

...page 3000 containing merchandise of 1 5 a selected merchant site as
presented through the **surrogate** system of an embodiment. To initiate a
purchase transaction the user selects a purchase icon...

...list web page 3 1 00 of a selected merchant site as
presented through the **surrogate** system of an embodiment. The typical
shopping list page 3 1 00 provides users with...

...a web page 3200 containing merchandise of a selected
merchant site as presented through the **surrogate** system of an
embodiment.

Again, the user initiates a purchase transaction by selecting the
purchase...updated shopping list web page 3300 of a selected merchant
site as presented through the **surrogate** system of an embodiment. The
user elects to cease shopping and complete the purchase transaction...

...check out web pages 3400-3700 of a selected
merchant site as presented through the **surrogate** system of an

embodiment. The check out web pages 3400-3700 presented to the user...

...be presented with if they went directly to the
merchant web site without using the **surrogate** system, except that the check out
web pages 3400-3700 are displayed along with information including a
**surrogate** system navigation bar 3402 and a Purchase Wizard 3404 or Pay
Wizard. The **surrogate** system navigation bar 3402 provides the user with
1 5 access to surroaate system functionality...

...purchase
transaction on the merchant web site.
The Purchase Wizard 3404 is presented by the **surrogate** system on a
portion of the check out pages 3400-3700, thereby allowing the user to
complete the purchase transaction using funds from their **surrogate** system
account. The Purchase Wizard 3404 can be presented along with any of the
check...

...on any
portion of a page. When prompted, the user can sign in to the **surrogate**
system, if they have not previously done so during the shopping episode,
by selecting the...

...of the Purchase Wizard 3404. In addition to activation of the Purchase
Wizard 3404, the **surrogate** system form fill engine automatically fills
in the required fields 3406, 3502, and 3702-3710 of the check out web
pages 3400
In an embodiment, the **surrogate** **credit** **card** information 3 702-3 71
0
entered on the check out web pages is not displayed to the user as the
**credit** **card** belongs to the **surrogate** system, even though this
information is sent to the
34
merchant. Therefore, the **credit** **card** information is secured by not
allowing the user to view the infon-nation.

If a...

...applicable to the
particular online merchant and the particular items selected for purchase
then the **surrogate** system can so advise the user by inserting a coupon
page 3 800.

Figure 38 is a coupon page 3800 of a **surrogate** system of an embodiment.
The coupon page 3800 inserted can be displayed as a separate...

...an option the user selects a submit" icon 3802 to submit their selection
to the **surrogate** system.

Figures 39 and 40 are a check out confirmation page 3900 of a selected
merchant site as presented through the **surrogate** system of an
embodiment. The check out confirmation page 3900 includes items,
quantities, and totals...

...selection of which results in submission of the order to the online
merchant through the **surrogate** system once the user has verified the
information.

Upon successful submission of the order, a congratulations page 4100 is

presented by the **surrogate** system. Figure 41 is a congratulations page 4100 presented by the **surrogate** system of an embodiment. Following successftil completion of the order the user can return to areas in the **surrogate** system from which shopping can continue by selecting the "go shopping" icon 4102 from the...

...the "go shopping" icon 4102.

Figure 42 is a shopping page 4200 displayed by a **surrogate** system of an embodiment. The user's **surrogate** system account balance 4202 displayed on the shopping page is updated reflecting the user's...

...summary" icon 4204 results in the presentation of an account summary page 4300 by the **surrogate** system.

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Figure 43 is an account summary page 4300 displayed by a **surrogate** system of an embodiment. The account summary page 4300 displays information including account activity information...

...page 1 5 4400.

Figure 44 is an account information page 4400 displayed by a **surrogate** system of an embodiment. The account information page 4400 includes, for each purchase, detailed information through a
**surrogate** system of an embodiment. Operation begins when, after selecting merchandise or services for purchase according...

...site, the user activates the "check out" button on the merchant web site or the **surrogate** system 4502. In response to activation of the check out sequence by the user, the **surrogate** server creates two buffer areas 4504. One buffer area is for delivery to the spender, and another buffer area is for delivery to the merchant. The **surrogate** server then reads the merchant pay pages 4506, or check out pages, and searches the...

...displaying " * * * " to the spender in the protected field) 45 1 0. Upon rule execution, the **surrogate** server verifies that the amount of the selected purchase is less than or equal to...

...After determining that the user's account balance is sufficient to make the purchase, the **surrogate** system searches a database containing **surrogate** **credit** **cards** and the associated account information 4514. When the user has been assigned a **credit** **card** or account, the **surrogate** system uses this **credit** **card** I 0 to fand the user's purchase. When the user has not been assigned a **credit** **card**, the **surrogate** system searches for a **surrogate** **credit** **card** having sufficient available credit to fund the user's selected purchase. The database information associated with the selected **surrogate** **credit** **card** is supplied to automatically
fill in the appropriate fields in the merchant buffer 4516. The database 5 information associated with the card comprises **credit** **card** number, card type, card expiration date, **surrogate** billing address, and **surrogate** email address, but is not so limited. The obscured form filling using the split buffer allows the
**surrogate** **credit** **card** information to be obscured from the user, thereby
maintaining the confidentiality of this information. The merchant buffer is delivered to the online merchant upon completion.

The private **credit** **card** information detected in data returning to the

**surrogate** system is intercepted. Upon being intercepted, the **credit card**
information is substituted with generic text, for example " * * ... * ",
and the generic text is displayed in the buffer area that is delivered to
the user 4518.

Furthermore, a **surrogate** email address comprising a substitute obscured
email name and password is generated and provided to...

...4520.

This substitute email name and password ensures proprietary access to
merchant order information.

The **surrogate** system server waits for and responds to any merchant
electronic replies received in response to...

...backorder
37
information, shipping information, and anticipated delivery, but are not
so limited. As the **surrogate** system is purchasing for the user using
the **surrogate** 's **credit card** , the **surrogate** has a need for some of
the reply infon-nation from the merchant. However, the user, as the
recipient of the merchandise, also needs pertinent reply information.
Therefore, the **surrogate** provides a way to filter the merchant reply
email and pass it on to the user.

In filtering the email, the **surrogate** system provides a **surrogate**
dummy
email address to the merchant during the automatic form filling of the
merchant buffer. The **surrogate** dummy email address is linked, through
the **surrogate** I 0 server, to the user's actual email address. As
merchant replies are received in response to a particular order, the
**surrogate** server filters the email for transactional information needed
by the **surrogate** and then passes the email on to the user at their
actual email address.

All information associated with purchases made using the **surrogate**
1 5 server is stored by the **surrogate** system 4526. The **surrogate**
system tracks
purchase demographics and may provide these demographics to guardians,
users, and merchants. Furthermore, the **surrogate** server may allow
guardians, users, and merchants to filter and sort the demographic data.
The...

...spender account number, funder account number, and
shipping address, but is not so limited.

The **surrogate** system of an embodiment provides account management
information organized according to the funders, the spenders, and the
**surrogate** .

The account infonnation organized according to the fimder includes a
funding transaction history and a...

...transaction
history organized by vendor, date, and category. The account information
organized according to the **surrogate** includes **surrogate** **credit card**
reconciliation reports and transaction history organized by ftinder,

spender, **surrogate   credit   cards** , vendors, category, and
demographics.

3 8
With reference to Figure 2, a client accesses the...

...using typical
web programs, including a web browser and email program. The user
accesses the **surrogate** system web site using the web browser on a
client computer and logs in, which...

...review shopping activity of user managed accounts; and, begin the
shopping process.

I 0 The **surrogate** system web site maintains information about each
registered user, or customer, in the **surrogate** system database. In
addition to this, each shopper is assigned a unique credit system number
or account number that can include **credit   card** numbers. The  credit
**card** numbers correspond to
 **credit   cards** of a **credit   card** pool, wherein the pool can include
Visa,
1 5 Mastercard, American Express, and Discover **credit   cards** . The
database obtains the **credit   card** numbers by directly communicating
with the **surrogate** system bank.

Furthermore, the **surrogate** system database is coupled to the **surrogate**

fraud detection system, thereby allowing the **surrogate** system to
determine if a user or inputted data is, or potentially ...user or data
can be disabled, warnings sent to administrators, or other actions taken.
The **surrogate** system bank maintains financial information about the
 **surrogate   credit   card** pool, including available **credit   card**
numbers, **credit   card** numbers assigned to particular users, enablement
status of **credit   cards** , the billing name/addresses, and the balances
available on each card. The **surrogate** system bank can be a financial
institution or credit issuing authority that is accessed over separate
secure connections. Furthermore, the **surrogate** system bank can include
financial institutions or credit issuing authorities accessible via the
Internet or other credit system network. Moreover, the **surrogate** system
39
bank can include a combination of financial institutions accessed over
separate secure connections...

...where the
client browser knows it is using a proxy. The proxy servers of the
**surrogate**
system of an embodiment, however, operate as transparent proxy servers
wherein the client browser does not know that the **surrogate** proxy
servers are intercepting the electronic traffic between the client
browser and the merchant.

The proxy servers include the **surrogate** shopping servers and the
**surrogate** email proxy server. The **surrogate** system proxy servers
communicate with the client browser and the merchant server in providing
merchant pages back to the client browser. The **surrogate** proxy servers
cache the merchant pages, wherein the client browser explicitly returns
to the **surrogate** system proxy servers which specify the merchant page
or pages to hit, thereby increasing the speed of subsequent page hits.

1 5 The **surrogate** shopping proxy server of an embodiment is a

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transparent conduit between the shopper and the...

...When a user wishes to shop at a merchant, the user is redirected to the **surrogate** shopping proxy server instead, which proxies all the information from the merchant shopping site in real time. The **surrogate** shopping proxy servers ensure that: the current user is a valid user; user interaction with the merchant site always returns control back to the **surrogate** shopping proxy servers; HTTP cookies are processed and · proxied; merchant forms are automatically filled out; and, selected information such as **credit** **card** numbers are not displayed to the client. The **surrogate** shopping proxy servers are completely stateless, allowing more servers to be added or deleted without affecting the operation of any current ongoing client sessions, but are not so limited. The **surrogate** shopping proxy servers also maintain the operational information of the **surrogate** system database, including: user information like user name, physical address, email address, password, telephone number, and account balance; **credit** **card** information for a **surrogate** system **credit** **card** assigned to the user; merchant forms or web pages that are to be processed by...

...instructions on how processing is to be executed; and, coupons available to the user.

A **surrogate** shopping proxy server of an embodiment remains completely stateless, but is not so limited. As...

...implemented for a load balanced system, independent of which server is accessed. This allows the **surrogate** system to scale horizontally by simply adding more proxy servers to the load balanced system.

While shopping using the **surrogate** system, the user's web browser hits I 0 a page on the **surrogate** shopping proxy server, which in turn retrieves the page from the merchant web server. To ensure that the **surrogate** shopping proxy server always has control, it often modifies the page so that no matter what the customer clicks on, it always returns to the **surrogate** shopping proxy server.

Figure 46 is a flow chart for modifying a web page in...

...the domain name. The domain name has appended to it the domain name of the **surrogate** shopping proxy server. For example, if the final URL being accessed is "http:Hwww.delias...

...shopping/product/item.html," it is
rewritten to look like
"http:Hwww.delias.com.proxy. **surrogate** .com/shopping/product/item.html."
Therefore, the domain name proxy. **surrogate** .com is the domain name of the
 **surrogate** shopping proxy server. Consequently, the **surrogate** system owns the
Domain Name System (DNS) domain proxy. **surrogate** .com and every subdomain under it. As such, *.proxy. **surrogate** .com will return to the **surrogate** proxy server.

Using this scheme, the HTML pages being retrieved by the **surrogate** system 4602 do not have to be modified for types of links that include, but...
...http://hostname/full/path/subdir/page.html" are searched for and processed 4604.

Consequently, the **surrogate** system finds the host name (hostname) and concatenates the **surrogate** domain to it (hostname.proxy. **surrogate** .com) 4606.

When the user browser accesses this final domain, it will return to the **surrogate** shopping proxy server and, based on the domain name being accessed, the **surrogate** shopping proxy server knows immediately what the target domain should be by stripping off the **surrogate** shopping proxy server's own domain name from the host name.

The processing of transmissions from the client web browser to the **surrogate** shopping proxy server includes a number of rules, but is not so limited. The **surrogate** shopping proxy domain is removed from the complete remote host name, and the new hostname name is used as the target of the proxy operation. The **surrogate** shopping proxy domain is removed from the "Referer" 5 header, where some sites use the transmissions from a **surrogate** system of an embodiment to a client browser. The processing of transmissions from the **surrogate** shopping proxy server to the client web browser also includes a number of rules, but...

...site 4702 and determining a header type 4704. If there is a "Location" header, the **surrogate** proxy domain is appended to the hostname as this is a form of redirection. If...

...if fully qualified, append the proxy domain to the hostname.

While an embodiment of the **surrogate** system proxy server rewrites URLs so that they are transformed to a URL of a...

...server of an embodiment uses an ErrorDocument handler that handles URLs not supported by the **surrogate** by not assigning a RewriteRule to those URLs 4712. This is done using a Common...

...the spender that clicking on this link will take them "out of range" of the **surrogate** . For example, this might be in httpd.conf as "ErrorDocument 404 /cgi-bin/outofrange.pl." 43 When proxying HTTP cookies 4714 in the **surrogate** shopping proxy server of an embodiment, the "domain" section of the cookie contains the **surrogate** proxy server domain appended to the end of the domain specified by the merchant web...

...bar; path=/; domain=.delias.com expires Mon, 09-Dec-2002 13:46:00 GMT." the **surrogate** shopping proxy server modifies the header to the form "Set-Cookie: foo=bar; path=/; domain=.delias.com.proxy. **surrogate** .com expires Mon, 09-Dec-2002 13:46:00 GMT." This ensures that the **surrogate** shopping proxy server retrieves the correct set of cookies from the browser. Also, these cookies...

...http://www.amazon.com/dir/file.html'I is modified 1 5 to "http://proxy. **surrogate** .com/www.amazon.com/dir/file.html". In this case, when the proxy server receives...

...the URL "http://www.amazon.com/dir/file.html'I is written as
"http://proxy. **surrogate** .com/moc/nozama/www/dir/file.html". Since the
remote
server name appears as multiple...

...simplify the process of extracting the
hostriame. The resulting URL is written as
"http://proxy. **surrogate** .com/moc/nozama/www/l/dir/file.html".

This technique provides an effective way to...

...subsequent requests. Since the remote servers are proxied by a single
domain (i.e. proxy. **surrogate** .com), the domain information in the cookie
cannot be used. However, since the domain
44...name of the proxy. For example,
"http://www.amazon.com/dir/file.html" "http://proxy. **surrogate**
.coni/moc/nozama/www/,'
/dir/file.html". If the URL refers to binary content such...

...in a page loaded from
IIhttp:Hwww.amazon.comL." would be converted to
llhttp://proxy. **surrogate** .com/moc/nozama/www/l/dir/file.html". If the
URL
refers to binary content...
...http:Hwww.amazon.com/dir/path/file.html",
the href value would be
"http://proxy. **surrogate** .com/moc/nozama/WWW/A/dir/path".

To find all URLs in a page, the...

...specified in these headers are transformed as described herein.

New merchants are received into the **surrogate** system database by the
**surrogate** shopping servers using an administrator and the Merchant Pay
Page Tool. This allows one to...47
fill out the forms.in the page. These records are cross referenced in the
**surrogate** system database based on the domain to which they apply (for
example, ".amazon.corn@').

When...

...g., 555);
1 0 phone postfix (e.g., 1234); email (e.g., jdoe@foo.net); **credit
card** number (e.g., 41 1 1 1 1 1 1 1 1 1 1 1 1 1 1); **credit card**
expiration date (mm/yyyy) (e.g., 05/200 1); **credit card** expiration
date (mmyy) (e.g., 0501); **credit card** expiration date (mm./yy) (e.g.,
05/01); **credit card** expiration date (in) (e.g., 5); **credit card**
expiration date (mm) (e.g., 05); **credit card** expiration date (yyyy)
(e.g., 2001); and, **credit card** expiration date (yy) (e.g., 01).

Form fill records of an embodiment are stored in...

...current page. Given that the form elements will be pre-filled by 1 5 the
**surrogate** system, these instructions normally call out optional items
on the page such as gift wrapping...following the instructions in the
wizard and clicking on the Purchase Wizard continue button.

The **surrogate** system accommodates both a change in page layout over
time and a change in page...00 of an embodiment including saved form fill
settings.

In executing a purchase transaction, the **surrogate** shopping servers
communicate with the merchant shopping site, but are not so limited. When
payment is required, the **surrogate** shopping server sends information
associated with the **credit card** assigned to the current shopper to
the merchant site. The merchant is then able to use that **credit card**
for payment for any product purchased by the user using the network
associated with the **credit card** , for 1 0 example the Visa,
Mastercard, American Express, and Discover card network.

That request eventually gets back to the **surrogate** bank which will
allow or decline the purchase through the **surrogate** system depending on
the available balance and credit limit on that **credit card** .

Figure 59 is a flow chart for a data stream monitoring process of an
1 5 embodiment. During the hosted shopping sessions the **surrogate**
system
provides real-time levels of control over the information available to a
user by monitoring the data stream 5902 of transactions effected through
the **surrogate** system and performing pattern recognition on data streams
transmitted 5904 from the online merchant web site. The data stream
monitoring and pattern recognition provides the **surrogate** system with
information including the online merchant web sites visited by a user,
the type...

...user is shopping, and the type of items purchased by a user. As such,
the **surrogate** system can control the provision of infon-nation 5906 to
users and the purchases of...

...page substitution, and information or page blocking 5908.
In controlling the provision of information, the **surrogate** system can
insert pages or information into the information presented to the viewer
by the...

...to items for which the user is shopping or has selected for purchase.

Likewise, the **surrogate** system can prevent or disable the viewing of
information that otherwise might be presented to...

...not allowed to purchase, for example pornographic materials found on a
merchant web site.

The **surrogate** system pattern recognition feature recognizes that
material I 0 transmitted from the merchant might be...

...viewing of the material while disabling the purchase mechanism
associated with this material.

Furthermore, the **surrogate** system of an embodiment provides real-time
control over the types of merchandise that can be purchased through the
1 5 **surrogate** system using Merchant Category Codes. This control is
effected by
allowing shopping at online merchants...

...is effected at such time as the user has completed
a shopping session via the **surrogate** system at an online merchant
shopping site and is ready to check out and pay....

...merchandise. Figure 60 is a flow chart of a payment transaction of an
embodiment. The **surrogate** system of

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an embodiment retrieves a **credit** **card** number from a pool of **credit** **card**
numbers maintained by the **surrogate** system. The pool of **credit** **cards** can
include Visa, Mastercard, Discover, and American Express **credit** **cards**
, but is not so limited. The retrieved **credit** **card** number is
associated with a **credit** **card** having available credit equal to or
greater than the current purchase amount.

The selected **credit** **card** number, for purposes of the current
transaction, is linked to the user with information including...

...s name and transaction information including the transaction date,
amount, merchant, and merchandise.
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The **surrogate** system of an alternate embodiment assigns a unique **credit**
**card** number to a user at the time the associated **surrogate** system account is
opened or activated. While the assigned **credit** **card** is maintained in the
**surrogate** system **credit** **card** pool, it is assigned for the exclusive
use of the particular user for such time as the user has an active
**surrogate** system account.

A payment transaction is completed using the assigned **credit** **card**
number.

In effecting the purchase transaction, the **surrogate** system determines
whether a **surrogate** **credit** **card** is assigned to the user 6002. If no
**credit** **card** has been assigned, a **credit** **card** number is retrieved
from the pool of credit I 0 cards and assigned to the user 6004. The
**surrogate** system next determines whether the **credit** **card** assigned is
new, or whether the user's shipping address
has changed. If it is determined that updated information is needed, the
**surrogate** system prompts the user for updated information. The user is
also prompted for any coupons...

...the user wants to fund the difference with another funding source, for
example a personal **credit** **card** .

Additional funding sources used can also include online currency in
currency conversion partner ...incentive codes. If the user does not
wish to ftind the difference with a personal **credit** **card** , the
purchase transaction is terminated.

If the user does wish to fund the difference with a personal **credit** **card**
601 0, then the user is prompted for the personal **credit** **card**
information including the type of card, name on the card, billing
address, card number, and card expiration date. The corresponding **credit**
**card** network is queried to receive validation of the card. Upon
validation of the user's personal **credit** **card** , the purchase
transaction is continued.

55
The purchase transaction continues with the user reaching the...
...the user is queried to confirm the purchase.

Upon confirmation, when the user's personal **credit** **card** is used to

fund the balance between the amount due and the amount present in the user's **surrogate** account, the appropriate **credit card** network is accessed and the user's personal **credit card** is charged for the balance. The funds charged against the user's personal **credit card** are credited to the user's account balance, thereby making the amount present in the user's **surrogate** account equal to the amount due.

The transaction continues with a determination whether there are any I 0 pending operations that require loading/unloading of money to/from the **surrogate credit card** assigned to the user 6012. This step is used because, as a user deposits money into their **surrogate** account, or earns money, or redeems other forms of currency, the money is not loaded onto the **surrogate** card.

Instead, the money is marked as pending. In this manner, other monies are 1...

...be applied against a purchase, for example, coupons and monies from a user's own **credit card** . When any pending operations are determined to be complete, the **surrogate** bank is directed to perforin a loading operation in which the amount due is loaded from the user's **surrogate** account to their **surrogate credit card** . A final purchase request is transferred to the online merchant shopping site, and the user's **surrogate** account balance is adjusted accordingly 6014.

Offline shopping is supported by the **surrogate** system of an embodiment. In supporting offline shopping a user, upon acceptance of applicable restrictions and permissions, may select an option upon opening an account in the **surrogate** system resulting in the issuance of a physical debit card. The debit card can be issued by a **credit card** issuer or bank and is of a type including Visa, Mastercard, American Express, and Discover, but is not so limited. The debit card is linked to the user's **surrogate** account, and has an available spending limit equal to the amount of credit in the user's **surrogate** system account. The **surrogate** system periodically updates the debit card
issuing authority as to the available spending limit associated with each debit
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card for which the **surrogate** system has a corresponding account. The offline merchants enabled to accept the card are controlled...
...types of merchandise that can be purchased with the debit card are limited.

In performing **surrogate credit card** reconciliation subsequent to completed purchase transactions, the **surrogate** system of an embodiment maintains two ledgers, a **surrogate** system ledger, and a **credit card** statement ledger. The **surrogate** system ledger is available for viewing by the user while the **credit card** ledger is not available for viewing, but the system is not so I 0 limited. The **surrogate** system ledger captures the user's **surrogate** account balance and all shopping activity based on the merchant web pages. The **credit card** statement ledger is periodically returned by the **surrogate** bank, for example each night, and contains all activity resulting in a **surrogate** account balance change including purchasing and card loading activities. The **surrogate** 1 5 system receives the **credit card** statement ledger from the bank and uses it to adjust the **surrogate** system ledger to reflect **surrogate** system account activities.

In perfon-ning the reconciliation, the **credit   card** statement ledger
provides merchant charges against the **surrogate    credit    cards** . These
entries are matched up with corresponding entries in the **surrogate**
system ledger and any
difference in amounts between the **credit   card** statement ledger and
the
 **surrogate**  system ledger are adjusted using an adjustment record to the
**surrogate**  system ledger. The entries are matched using the merchant name
and a match of the...

...If a user returns an item, the merchant credits an amount back to the
corresponding **surrogate   credit   card** . That credit amount will
display in the **credit   card** ledger, and that credit will be applied to
the **surrogate** system ledger when detected.

If an order does not ship, or is cancelled, the **surrogate** system ledger
will have one or more entries that are not reconciled for a specified...

...credit can
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immediately be given to the user, or a report sent to the **surrogate**
financial administrator to allow further research into the specific
purchase status, but the embodiment is not so limited. The **surrogate**
financial administrators have access to both types of ledgers in order to
take manual action as required.
Reports may be generated at any time displaying any·discrepancies.

The **surrogate** system maintains strict control of emails sent from the
merchant shopping site to the user in order to filter out spani, or
unsolicited,
transmissions, protect **credit   card** numbers or other **surrogate**
system
information, or to use the email for its own internal processing. In
performing I 0 this function, users of the **surrogate** system are
prompted to input their email address during sign up or administration.
However, instead of using the user's actual email address, the **surrogate**
 system provides a unique **surrogate** email address for each user when an
email address  is requested by an online merchant.

The **surrogate** email address is not known by the user to which it is
assigned.

1 5 When email is received at this unique· email address, the **surrogate**
email proxy looks up or determines the user's actual email address from
the database...

...communicate with the user, the proxied email addresses are used
instead.

The purpose of this **surrogate** email address is to ensure that all email
from the online merchant to the user is sent initially to the **surrogate**
email proxy. The **surrogate** email proxy processes the email before
sending it to the user, processing that includes filtering...

...they expect from the online merchant, for example order confirmation and
status emails, unless the **surrogate** email proxy chooses to not forward
a specific email based on the configuration.

Upon specifying an email address to the **surrogate** system management
during sign up or administration, the **surrogate** system assigns a unique

secret email address for the new user. The user's email address goes to
the special **surrogate** email server along with the corresponding secret
email address, for
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example: user@aol.com ==> ss-random123@ **surrogate** .com. When the user
shops at merchant shopping sites via the **surrogate** shopping servers and
an email address is requested by the merchant site, the **surrogate** email
address is provided rather than the real email address.
When a merchant sends email to the user it is sent to the special
**surrogate** email address. The **surrogate** email proxy determines the
user's actual email address from the **surrogate** database and replaces
all instances of the special **surrogate** email address with the actual
email address. Furthermore, the
**surrogate** email proxy removes all **credit card** numbers and other
internal
**surrogate** system data from the merchant email transmission.

The **surrogate** email proxy also applies any corresponding
merchantspecific filters to the email message, depending on where...

...message originated. Using classifications based on the content in the
email header and body, the **surrogate** email proxy evaluates the email
and classifies it into one of 1 5 the following...

...email is eliminated; STATUS, forward to the actual email
address, keeping a copy within the **surrogate** system for administrative
purposes; NORMAL, forward to the actual email address; UNKNOWN, do not
forward the email, and send it to a special **surrogate** account where it
is
reviewed before classifying it as either SPAM, STATUS, or NORMAL. As
such, the **surrogate** email proxy determines whether to provide email
from the online merchant to the user.

The...

Claim
  I I A method for **surrogate** control of electronic commerce transactions,
  comprising:
. funding at least one **surrogate** account in a **surrogate** electronic
  system;
  accessing at least one electronic commerce system through the **surrogate**
  electronic system;
  selecting at least one item for purchase from the at least one electronic
  commerce system;
  selecting at least one credit account in the **surrogate** electronic
  system;
  determining an amount due to complete at least one purchase transaction
  on the...

...system;
  I I transferring funds equal to the amount due from the at least one
  **surrogate**
  account to the at least one credit account; and
  executing the at least one purchase...

...The method of claim 1, wherein funding comprises placing funds in the
  at least one **surrogate** account from at least one fund source, wherein
  the at least
  one fund source includes at least one fund source selected from a group
  consisting of **credit cards** , checks, money orders, gift certificates,

incentives, online electronic currency, Automatic Teller Machines, and stored value...

...The method of claim 1, further comprising:
compiling records of purchase transactions completed through the
 **surrogate** electronic system;
presenting at least one list of merchants rank ordered according to the
compiled records.

7 The method of claim 1, further comprising controlling information
provided through the **surrogate** electronic system from the at least one
electronic commerce system.
i 8. The method of...

...the data stream.

10 The method of claim 7, wherein the controlling comprises:
assigning a **surrogate** electronic mail address to a user that is mapped to
an actual electronic mail address of the user;
61
providing the **surrogate** electronic mail address to the at least one
electronic commerce system in response to requests...

...mail received from the at least one electronic commerce system, wherein
sensitive information of the **surrogate**
electronic system is removed; and
forwarding the filtered electronic mail to the actual electronic mail...

...comprising reconciling transactions for
the at least one credit account, wherein reconciling includes:
maintaining a **surrogate** system ledger including at least one balance
for
the at least one **surrogate** account and at least one corresponding
purchase
transaction record;
periodically receiving a credit account statement...

...the at least one balance; and
using the credit account statement ledger to adjust the **surrogate**
system
ledger.

12 The method of claim 1, wherein determining an amount due to complete
...

...a value of applicable credits selected from a group consisting of
coupons, merchant incentives, and **surrogate** system incentives; and
subtracting the value of applicable credits from the total amount due to
...

...claim 1, wherein transferring funds comprises:
determining if a balance of the at least one **surrogate** account is
enough
to cover the amount due; and
increasing the balance of the at least one **surrogate** account if the
balance is not enough, the increasing including receiving and aggregating
funds from a plurality of fund sources.

15 A system for **surrogate** control of electronic commerce transactions,

comprising:
a **surrogate** web site coupled among at least one client computer, at
least one financial system, and...

...I server, wherein payment for the at least one purchase transaction is
funded using a **surrogate** funding source loaded with funds from the at
least one user 1 3 account.

16...

...user funding source includes at least one funding source selected from a
group consisting of **credit   cards** , checks,
63
money orders, gift certificates, incentives, online electronic currency,
Automatic Teller Machines, and stored...of claim 15, wherein the at least
one proxy server controls information provided through the **surrogate**
web site from the at least one electronic merchant system, wherein the at
least one...

...the data stream.

23 The system of claim 20, wherein the controlling comprises:
assigning a **surrogate** electronic mail address to the user that is
mapped
to an actual electronic mail address of the user;
providing the **surrogate** electronic mail address to the at least one
electronic merchant system in response to requests...

...from the at least one electronic merchant system, wherein sensitive
information of the system for
  **surrogate** control is removed; and
I 0 forwarding the filtered electronic mail to the actual electronic...

...server reconciles transactions for the at least one user account,
wherein reconciling includes:
maintaining a **surrogate** system ledger including at least onebalance for
the at least one user account and at...

...the at least one balance; and
using the credit account statement ledger to adjust the **surrogate**
system
ledger.

25 The system of claim 15, wherein the at least one proxy server...

...a value of applicable credits selected from a group consisting of
coupons, merchant incentives, and **surrogate** system incentives; and
65
subtracting the value of applicable credits from the total amount due...

...payment for the at least one purchase
includes determining if the available credit of the **surrogate** funding
source is sufficient to cover a purchase amount of the at least one
purchase...

...of fund sources.

28 A device for controlling electronic commerce transactions, comprising
at least one **surrogate** processing system including a database coupled
among at least one client computer and at least one electronic merchant

system and a **surrogate** web site and at least one financial system and
at least one transparent proxy server, wherein the at least one
**surrogate** processing system is configured
to:
fund at least one **surrogate** account in the database;
access the at least one electronic merchant system to allow selection...

...using the at
I 0 least one client computer;
1 1 select at least one **surrogate** credit account;
determine an amount due to complete at least one purchase transaction
1 3...

...electronic merchant system;
transfer funds equal to the amount due from the at least one **surrogate**
1 5 account to the at least one **surrogate** credit account; and
66
execute the at least one purchase transaction using the at least one
1 7 **surrogate** credit account.

29 The device of claim 28, wherein the at least one **surrogate**
processing
system is further configured to perform fraud detection scoring on at
least one fund...

...The device of claim 28, wherein funding comprises placing funds in the
at least one **surrogate** account from at least one fund source, wherein
the at least .
one fund source includes at least one fund source selected from a group
consisting of **credit cards** , checks, money orders, gift certificates,
incentives, online electronic currency, Automatic Teller Machines, and
stored value...

...the plurality
of accounts.

32 The device of claim 28, wherein the at least one **surrogate**
processing
system is further configured to:
compile records of purchase transactions completed through the
**surrogate** electronic system;
present to a user at least one list of merchants rank ordered according
to the compiled records.

33 The device of claim 28, wherein the at least one **surrogate**
processing
system is further configured to control information provided through the
**surrogate** electronic system from the at least one electronic commerce
system using the at least one...stream.

36 The device of claim 33, wherein the control of information comprises:
assigning a **surrogate** electronic mail address to a user that is mapped
to
an actual electronic mail address of the user;
providing the **surrogate** electronic mail address to the at least one
electronic commerce system in response to requests...

...mail received from the at least one electronic commerce system, wherein
sensitive information of the **surrogate**
electronic system is removed; and

I 0 forwarding the filtered electronic mail to the actual...

...of the user.
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37 The device of claim 28, wherein the at least one  **surrogate**
processing
system is further configured to reconcile transactions for the at least
one credit
account by:
maintaining a  **surrogate**  system ledger including at least one balance
for
the at least one  **surrogate**  account and at least one corresponding
purchase
transaction record;
periodically receiving a credit account statement...

...the at least one balance; and
using the credit account statement ledger to adjust the  **surrogate**
system
I 0 ledger.

38 The device of claim 28, wherein determining an amount due...

...a value of applicable credits selected from a group consisting of
coupons, merchant incentives, and  **surrogate**  system incentives; and
subtracting the value of applicable credits from the total amount due to
get the amount due.

39 The device of claim 28, wherein selecting at least one  **surrogate**
credit account includes determining if the available credit of the at
least one  **surrogate**  credit account is sufficient to cover a purchase
amount of the at least one purchase...

...claim 28, wherein transferring funds comprises:
determining if a balance of the at least one  **surrogate**  credit account
is
enough to cover the amount due; and
increasing the balance of the at least one  **surrogate**  credit account if
the balance is not enough, the increasing including receiving and
aggregating funds...

...causes the system to control electronic
commerce transactions, the control comprising:
funding at least one  **surrogate**  account in a  **surrogate**  electronic
system;
accessing at least one electronic commerce system through the  **surrogate**
electronic system;
selecting at least one item for purchase from the at least one electronic
commerce system;
selecting at least one credit account in the  **surrogate**  electronic
system;
determining an amount due to complete at least one purchase transaction
I 1...

...electronic commerce system;
transferring funds equal to the amount due from the at least one
**surrogate**
account to the at least one credit account; and
executing the at least one purchase...

...medium of claim 4 1, wherein funding comprises
placing ftmds in the at least one **surrogate** account from at least one
fund source, wherein the at least one fund source includes at least one
fund source selected from a group consisting of **credit cards** , checks,
money orders, gift certificates, incentives, online electronic currency,
Automatic Teller Machines, and stored
value...

...4 1, wherein the control further
comprises:
compiling records of purchase transactions completed through the
**surrogate** electronic system;
70
presenting at least one list of merchants rank ordered according to the
...

...medium of claim 4 1, wherein the control further comprises controlling
information provided through the **surrogate** electronic system from the
at least one electronic commerce system.
45 The computer readable medium...

...stream.

47 The computer readable medium of claim 44, wherein controlling
information comprises:
assigning a **surrogate** electronic mail address to a user that is mapped
to
an actual electronic mail address of the user;
providing the **surrogate** electronic mail address to the at least one
electronic commerce system in response to requests...

...mail received from the at least one electronic commerce system, wherein
sensitive information of the **surrogate**
I 0 electronic system is removed; and
I I forwarding the filtered electronic mail to for the at least one
credit account, wherein
reconciling includes:
maintaining a **surrogate** system ledger including at least one balance
for
the at least one **surrogate** account and at least one corresponding
purchase
transaction record;
periodically receiving a credit account statement...

...the at least one balance; and
using the credit account statement ledger to adjust the **surrogate**
system
I 0 ledger.

49 An electromagnetic medium containing executable instructions which,
when executed in...

...causes the system to control electronic
commerce transactions, the control comprising:
funding at least one **surrogate** account in a **surrogate** electronic
system;
accessing at least one electronic commerce system through the **surrogate**
electronic system;
selecting at least one item for purchase from the at least one electronic

commerce system;
selecting at least one credit account in the  **surrogate**  electronic
system;
. determining an amount due to complete at least one purchase transaction
I 1...

...electronic commerce system;
transferring funds equal to the amount due from the at least one
**surrogate**
account to the at least one credit account; and
72
executing the at least one...

...electromagnetic medium of claim 49, wherein funding comprises
placing funds in the at least one  **surrogate**  account from at least one
fund source, wherein the at least one fund source includes at least one
fund source selected from a group consisting of  **credit  cards** , checks,
money orders, gift certificates, incentives, online electronic currency,
Automatic Teller Machines, and stored
value...

...claim 49, wherein the control further
comprises:
compiling records of purchase transactions completed through the
 **surrogate**  electronic system;
presenting at least one list of merchants rank ordered according to the
compiled...

...electromagnetic medium of claim 49, wherein the control further
comprises controlling information provided through the  **surrogate**
electronic system from the at least one electronic commerce system.

53 The electromagnetic medium of...

...data stream.   .

55 The electromagnetic medium of claim 52, wherein controlling
information comprises:
assigning a  **surrogate**  electronic mail address to a user that is mapped
to
an actual electronic mail address of the user;
providing the  **surrogate**  electronic mail address to the at least one
electronic commerce system in response to requests...

...mail received from the at least one electronic commerce system, wherein
sensitive information of the  **surrogate**
electronic system is removed; and
I I forwarding the filtered electronic mail to the actual...
...comprises reconciling transactions for the at least one credit account,
wherein
reconciling includes:
maintaining a  **surrogate**  system ledger including at least one balance
for
the at least one  **surrogate**  account and at least one corresponding
purchase
transaction record;
periodically receiving a credit account statement...

...at least one balance; and
74

using the credit account statement ledger to adjust the  **surrogate**
system
ledger.
75
100
WEB SERVER 110
102 GUEST BROWSING
(DUSER/FUNDER LOGON USER
MERCHANT...
...OR TRANSACTION
SHOPPING AT ONLINE --- %
MERCHANTS N
E
%%T
PROXY SERVER
O
R
K
106  **SURROGATE**
rr% SHOPPERS PAY ---> FORM
12i FOR PURCHASES FILL ENGINE
 **SURROGATE**   200
SYSTEM  **SURROGATE**   202
SYSTEM
MANAGEMENT
WEBSITE
212
CLIENT N MERCHANT
PAY
E PAGE TOOL
OOMPUTER T  **SURROGATE**   SYSTEM DATABASE
204
WEB W
O
R
BROWSER K  **SURROGATE**   FRAUD
SHOPPING DETECTION
290 299 SERVER$ Q  **SURROGATE**
206 (214 BANK
210
< ---------  **SURROGATE**   208
EMAIL PROXY
299 NETWORK
MERCHANT SHOPPI S 292
CLIENT E
COMPUTER T  **SURROGATE**
SYSTEM <
WES W 200
BROWSER 0
290 R E
K T
W
O
GETWOR@K...

...Up floornmore *Shoppk%
nter surrogat 502
i -
Input user informatio7n -@- 504
FActivate user account in  **surrogate**  systemI--@- 506

5315-Oct-0306:00 PM

Figure 5
//www.tocketcasKcom/rcfridexhtm
IC" your Irlenos and
earn cash $SS
OR...online merchants - and not just the
'biggles" but lots of fresh ones too
a no **credit** **card** ? no problem - RocketCash is your license to shop
online without plastic
a better prices on...

...online merchants - and not just the
"biggles" but lots of fresh ones too
a no **credit** **card** ? no problem - RocketCash Is your license to shop
online without plastic
a better prices on...
...Order
0 Visa / Mastercard
Amount
card
Exp. Date J
Mon@@

(as It appears on the **credit** **card** )
First Last
Name Name
Billing Addr 1
Address
NEW 11MLIT9=1111rol M.@
 RIM=
s://www...Aams,,
'Aame!
ao I
ek Ap
4 A

. .... .... ..
It
-5tats
a 0 al
.............. ... ..... .. .. ......... . .... ......
I-Enter **surrogate** system 2202
I Provide currency conversion partner account information 2204
jAcquire currency conversion partner balances...

...1-@-2210
 C D
Figure 22
@Access merchant system 2302
jSelectitemsio@rpurch@ase -=-2304
[@eiect **surrogate** **credit** **card** for purchase transaction@ --@- 2306
Determine amount due to complete purchase transactions 2308
Load funds from user account to **surrogate**
 **credit** **card** --=- 231 0
Execute purchase transaction 2312
C:
Figure 23
http://www.rocketcasKcom/fe/@hopp@mg...pages/shopping-member.phimI
..........
it's easy to shop herel You can pay with a **credit** **card** which is
RN116611 tibl"11t. secure and private.
(1) Sign In
Email Address:

if your...

...ettift, dit6h.
  i Vp6wer ili
  h" e
  ,Y"W dshcgg
  Subtotal: $26.5:
  (5) Secure **Credit - Card** Information
  All transactions at Shop.eonfine.com are secure and private. Sini
  we do not store **credit - card** information, you'll need to enter YOL
   **credit - card** number, even if you are a returning customer. If you
  @4

  4 4 A 4...

...order by phone with
  customer-service representative.
  Name on Credit- First. rROCKET7 Last
  Card: I - - - - - -
   **Credit - Card** Number: J@aOCVETC@
  (numbers only: no dashes, no spaces)
  Type of **Credit - Card** : *American Express rv Yisa *Maste
  Expiration Date: Month F=Wl Year
  City, state and ZIP...than or equal to the amount in the 4512
  spender account
  Request an available corporate **credit  card** with enough remaining
  credit to 4514
  cover the amount of the spenders purchase
  Fill in the **credit  card** number, type, and expiration date into the
  appropriate 4516
  fields in the online merchant buffer and deliver to the online merchant
  Intercept private **credit  card** information on all data returning to
  browser 4 51 8
  and substitute with text ("***") to...Execute appropriate control
  mechanism -@- 5908
  1
  CEND:)
  Figure 59
  IDetermineifcreditcardisassigned 1--:---6002
  I Select appropriate **credit  card** 6004
  lConsider applicable coupons 6006
  IDeterminesufficiencyofuseraccountbalance -@-6008
  jApply additional funds to user account if account...


  **2/3,K/16      (Item 5 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00493429    **Image available**
**COMPUTERISED VEHICLE ALIGNMENT SYSTEM**
**SYSTEME INFORMATISE D'ALIGNEMENT DE VEHICULE**
Patent Applicant/Assignee:
  MASON James Herbert,
Inventor(s):
  **MASON James Herbert**
Patent and Priority Information (Country, Number, Date):
  Patent:            WO 9924781 A1 19990520
  Application:    .    WO 98AU934 19981109   (PCT/WO AU9800934)
  Priority Application: AU 97235 19971107

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
   FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
   MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
   US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT
   BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA
   GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 6116


Inventor(s):
   **MASON James Herbert ...**
Fulltext Availability:
   Detailed Description


Detailed Description
...  end of the trammel bar. In this way, the spirit level is used as a
   **surrogate** level reference relative to the vehicle, so that the vehicle
   itself need not be precisely...


   **2/3,K/17     (Item 6 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00358165
**SUBSTITUTED  (SULFINIC ACID, SULFONIC ACID, SULFONYLAMINO OR SULFINYLAMINO)
   N-[(AMINOIMINOMETHYL)PHENYLALKYL]-AZAHETEROCYCLYLAMIDE COMPOUNDS**
**COMPOSES   D'(ACIDE   SULFINIQUE,   ACIDE   SULFONIQUE,   SULFONYLAMINO   OU
   SULFINYLAMINO)   N-[(AMINOIMINOMETHYL)PHENYLALKYL]-AZAHETEROCYCLYLAMIDE
   SUBSTITUES**
Patent Applicant/Assignee:
   RHONE-POULENC RORER PHARMACEUTICALS INC,
   EWING William R,
   BECKER Michael R,
   PAULS Henry W,
   CHENEY Daniel L,
   MASON Jonathan Stephen,
   SPADA Alfred P,
   CHOI-SLEDESKI Yong Mi,
Inventor(s):
   EWING William R,
   BECKER Michael R,
   PAULS Henry W,
   CHENEY Daniel L,
   **MASON Jonathan Stephen ,**
   SPADA Alfred P,
   CHOI-SLEDESKI Yong Mi
Patent and Priority Information (Country, Number, Date):
   Patent:              WO 9640679 A1 19961219
   Application:         WO 96US9816 19960607   (PCT/WO US9609816)
   Priority Application: US 95481024 19950607
Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
   GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
   PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM
   AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT
   SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 94224


Inventor(s):

... **MASON Jonathan Stephen**


**2/3,K/18     (Item 7 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00254645     **Image available**
**VEHICLE ALIGNMENT GAUGING APPARATUS**
**APPAREIL DE REGLAGE DE L'ALIGNEMENT D'UN VEHICULE**
Patent Applicant/Assignee:
  MASON James Herbert,
Inventor(s):
  **MASON James Herbert**
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 9402801 A1 19940203
  Application:         WO 93AU362 19930720  (PCT/WO AU9300362)
  Priority Application: AU 923604 19920720
Designated States: AT AU BB BG BR BY CA CH CZ DE DK ES FI GB HU JP KP KR KZ
  LK LU MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US VN AT BE CH DE DK ES
  FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 6835

Inventor(s):
  **MASON James Herbert ...**
Fulltext Availability:
  Detailed Description

Detailed Description
...  indicates inclination relative to the actual vehicle
  being measured, It can thereby conveniently provide a
  **surrogate**  reference line with respect to the vehicle,
  irrespective of whether the vehicle itself is level...zeroed, The spirit
  level is then replaced on
  the trammel bar for use as a  **surrogate**  level reference,
  relative to the vehicle, It will be appreciated that in
  this way, the...


**2/3,K/19     (Item 8 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00233189  **Image available**
**REFERENCE ASSEMBLY FOR USE WITH VEHICLE GAUGING APPARATUS**
**ASSEMBLAGE  DE  REFERENCE  POUR  UTILISATION  AVEC  APPAREIL A CONTROLER LE**
    **PARALLELISME DES VEHICULES**
Patent Applicant/Assignee:
  MASON James Herbert,
Inventor(s):
  **MASON James Herbert**
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 9307446 A1 19930415
  Application:         WO 92AU538 19921008  (PCT/WO AU9200538)
  Priority Application: AU 918831 19911009
Designated States: AT AU BB BG BR CA CH CS DE DK ES FI GB HU JP KP KR LK LU
  MG MN MW NL NO PL RO RU SD SE US AT BE CH DE DK ES FR GB GR IE IT LU MC
  NL SE BF BJ CF CG CI CM GA GN ML MR SN TD TG
Publication Language: English

Fulltext Word Count: 2774

Inventor(s):
   **MASON James Herbert** ...
Fulltext Availability:
   Detailed Description
   Claims

English Abstract
   ...collar and is adjustable to abut the free end of the stud to define a
   **surrogate** reference point (16) displaced outwardly of the datum point by
   a distance corresponding to the...

Detailed Description
... collar and being adjustable to abut the
   free end of the stud to define a **surrogate** reference
   point displaced outwardly of the datum point by a
   distance corresponding to the effective...free end of the vehicle stud,
   The remote
   end of the locating element defines a **surrogate**
   reference point 16 displaced outwardly of the datum
   point defined by the free end of...block itself, located within the
   circumferential groove 36 formed in the locating
   element, defines the **surrogate** reference point 16. This
   point is displaced outwardly from the datum point
   defined by the...

Claim
... collar and being adjustable to abut
   the free end of the stud to define a **surrogate** reference
   point displaced outwardly of the datum point by a
   distance corresponding to the effective...in selected elements of said
   gauging
   apparatus, thereby to permit measurement of distances
   between the **surrogate** reference point defined by the
   locating element and other datum points on the vehicle.
   12e...


   **2/3,K/20      (Item 9 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00146098
**ENHANCED RODENT EDIBLE WITH NATURAL ATTRACTANTS**
**SUBSTANCE COMESTIBLE AMELIOREE CONTRE LES RONGEURS, CONTENANT DES AGENTS**
   **D'ATTRACTION NATURELS**
Patent Applicant/Assignee:
   MONELL CHEMICAL SENSES CENTER,
Inventor(s):
   GALEF Bennett G Jr,
   **MASON J Russel**
Patent and Priority Information (Country, Number, Date):
   Patent:              WO 8802984 A1 19880505
   Application:         WO 87US2808 19871022  (PCT/WO US8702808)
   Priority Application: US 86185 19861023
Designated States: AT AT AU BB BE BG BJ BR CF CG CH CH CM DE DE DK FI FR GA
   GB GB HU IT JP KP KR LK LU LU MC MG ML MR MW NL NL NO RO SD SE SE SN SU
   TD TG
Publication Language: English

Fulltext Word Count: 3536

Inventor(s):
...    .MASON J Russel
Fulltext Availability:
  Detailed Description

Detailed. Description
...   the observer was indifferent. In a
  further reported experiment, an observer rat
  interacted with a  **surrogate**  rat (a roll of cotton
  batting) one end of which was rolled in a particular...consistent with
  this hypothesis, the
  following test was performed, Observers were caused
  to interact with  **surrogate**  rat, one end of which was
  rolled in Diet N, and wetted with CS2. The...subject was individually
  housed. Each rat was allowed to interact for 30
  minutes with a  **surrogate**  demonstrator in the apparatus
  illustrated in Galef et al,-Animal and Learning
  Behavior, 12(3):292@296 (1984) which has been
  incor@orated herein by reference.  **Surrogate**
  demonstrators were rat@sized constructions of cotton  .
  batting stuffed in a surgical gauze tubes. One...·

...drops of fluid. Each subject in each
  experimental group interacted for 30 minutes with a
   **surrogate**  rolled in either cinnamon or cocoa-flavored
  diet anointed with three drops Of CS2 (1...

...in
  distilled water). Each subject in each control group
  interacted for 30 minutes with a  **surrogate**  rolled in
  either cinnamon or cocoa flavored diet anointed with
  three drops of distilled H20o...

...entry number 1 indicates
  the diet,, "Cin" being cinnamon, "Coc" being cocoa,, in
  which the  **surrogate**  was rolled. Entries in the table
  equal the mean percentage of total intake by subjects...

...Note that the observers in the control groups
  were not influenced by the diet their  **surrogates**  were
  rolled in, observers in the experimental group
  exposed to the Cin  **surrogates**  were influenced by the
  diet their  **surrogates**  were rolled in. Observers in
  the experimental group exposed to the Coc  **surrogates**
  were not so influenced, Subsequent investigations
  suggested that this lack of effect was caused by the
  evaporation of CS2 from the Coc  **surrogates**  prior to
  presentation to observers, since there is thought to
  have been about a thirty...
?